



1700 G Street NW, Washington, D.C. 20552

RE: FOIA Request #BCFP-2019-0013-F

June 27, 2019

Mr. Karl Frisch
Executive Director
Allied Progress
1875 Connecticut Avenue NW 10th Floor
Washington, DC 20009-6046

Via email: karl.frisch@alliedprogress.org

Dear Mr. Frisch:

This letter is a partial final response to your 5 Freedom of Information Act (FOIA) requests dated October 4 and 5, 2018. In particular, this response addresses part of Request 1 and Request 2. Your first request sought “all emails sent by, to, or carbon copying (“CC”) the following officials from September 24, 2018, through September 28, 2018:

- Eric Blankenstein
- John Czwartacki
- Employees in the Office of Fair Lending and Equal Opportunity

Your second request sought emails from the same officials as Request 1 from September 29, 2018, through the date this request is processed¹ that contain any of the following keywords:

- “Blankenstein”
- “Eric”
- “discrimination”
- “tone and framing”
- “zero tolerance”
- “racial”
- “racist”
- “hate crimes”
- “hate speech”
- “birther”
- “egb3r”

¹ The Bureau originally conducted the search for emails responsive to Request 2 on October 4, 2018, and therefore used that date to complete the time frame for Request 2.

consumerfinance.gov

- “Two Guys Chatting”

A search for documents responsive to your request produced a total of 348 pages.² Of those pages, I have determined that 96 pages of the records are granted in full, 149 pages are granted in part, and 103 pages are withheld in full pursuant to Title 5 U.S.C. § 552 (b)(4), (b)(5), (b)(6) (b)(7)(A) and (b)(7)(E)

FOIA Exemption 4 protects trade secrets and commercial or financial information obtained from a person that is privileged or confidential. The courts have held that this subsection protects (a) confidential commercial information, the disclosure of which is likely to cause substantial harm to the competitive position of the person who submitted the information and (b) information that was voluntarily submitted to the government if it is the kind of information that the provider would not customarily make available to the public.

FOIA Exemption 5 protects from disclosure those inter- or intra-agency documents that are normally privileged in the civil discovery context. The three most frequently invoked privileges are the deliberative process privilege, the attorney work-product privilege, and the attorney-client privilege. After carefully reviewing the responsive documents, I determined that portions of the responsive documents qualify for protection under the:

- **Deliberative Process Privilege**

The deliberative process privilege protects the integrity of the deliberative or decision-making processes within the agency by exempting from mandatory disclosure opinions, conclusions, and recommendations included within inter-agency or intra-agency memoranda or letters. The release of this internal information would discourage the expression of candid opinions and inhibit the free and frank exchange of information among agency personnel.

FOIA Exemption 6 exempts from disclosure personnel or medical files and similar files the release of which would cause a clearly unwarranted invasion of personal privacy. This requires a balancing of the public’s right to disclosure against the individual’s right to privacy. The privacy interests of the individuals in the records you have requested outweigh any minimal public interest in disclosure of the information. Any private interest you may have in that information does not factor into the aforementioned balancing test.

FOIA Exemption 7(A) protects from disclosure records or information compiled for law enforcement purposes, the release of which could reasonably be expected to interfere with

² The Bureau originally used the incorrect time frame of September 28, 2018 through October 24, 2018, in searching for documents responsive to Request 1. As such, with respect to Request 1, the Bureau is providing non-exempt responsive records only for September 28, 2018. The Bureau expects to produce non-exempt responsive records for September 24 through September 27, 2018 in the July production, due July 31. Additionally, the Bureau did not run the search for Request 2 against the keywords “Eric” and “Blankenstein.” Following discussions between counsel for the Bureau and Allied Progress, the Bureau will run a search of just John Czwartacki’s emails using those two keywords, but only for hits in the body of any email.

enforcement proceedings. I have determined that the information you are seeking relates to an ongoing law enforcement investigation. Therefore, I am withholding all records, documents,

Exemption 7(E) protects records compiled for law enforcement purposes, the release of which would disclose techniques and/or procedures for law enforcement investigations or prosecutions, or would disclose guidelines for law enforcement investigations or prosecutions if such disclosure could reasonably be expected to risk circumvention of the law. I determined that disclosure could reasonably be expected to risk circumvention of the law. Additionally, the techniques and procedures at issue are not well known to the public.

Provisions of the FOIA allow us to recover part of the cost of complying with your request. In this instance, we have waived all fees related to the processing of your request.

If you have any questions regarding the responses or decisions set forth above, you should contact Denise M. Clark, Assistant United States Attorney, Civil Division, United States Attorney's Office for the District of Columbia, 555 Fourth Street, N.W., Washington, D.C. 20530

Additionally, you may contact the Office of Government Information Services (OGIS) at the National Archives and Records Administration to inquire about the FOIA mediation services they offer. The contact information for OGIS is as follows: Office of Government Information Services, National Archives and Records Administration, 8601 Adelphi Road-OGIS, College Park, MD 20740; e-mail at ogis@nara.gov; telephone at 202-741-5770; toll free at 1-877-684-6448; or facsimile at 202-741-5769.

Sincerely,



Danielle Duvall Adams
Acting FOIA Manager
Operations Division

From: Blankenstein, Eric (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=blankenstein, eric0fe>
To: Czwartacki, John (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=czwartacki, john201>;
Johnson, Brian (CFPB) </o=cfpbexc/ou=exchange administrative
group (fydibohf23spdlt)/cn=recipients/cn=johnson, brian843>;
Sutton, Kirsten (CFPB) </o=cfpbexc/ou=exchange administrative
group (fydibohf23spdlt)/cn=recipients/cn=mork, kirsten7c6>
Cc:
Bcc:
Subject: RE: Washington Post/O'Harrow
Date: Mon Oct 01 2018 15:34:39 EDT
Attachments:

(b)(5)

From: Czwartacki, John (CFPB)
Sent: Monday, October 1, 2018 3:13 PM
To: Johnson, Brian (CFPB) <Brian.Johnson2@cfpb.gov>; Sutton, Kirsten (CFPB) <Kirsten.Sutton@cfpb.gov>
Cc: Blankenstein, Eric (CFPB) <Eric.Blanenstein@cfpb.gov>
Subject: FW: Washington Post/O'Harrow

From: O'Harrow, Robert <Robert.OHarrow@washpost.com>
Sent: Monday, October 1, 2018 2:59 PM
To: Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>
Subject: Re: Washington Post/O'Harrow

Hey.

See below the link and his comments pasted below that.

Thanks,

Robert

<https://ricochet.com/archives/the-hysteria-about-the-hysteria/comment-page-12/#comment-3599741>

Serious question #1: If, while you were writing for The Simpsons, someone had come to you from the future and said that the jokes you were writing would one day directly lead to the election of the P***y-Grabber-In-Chief, would you have changed what you did? In hindsight, do you at least have a better understanding of your critics' arguments?

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Robert O'Harrow Jr.

Washington Post Staff Writer

(b)(6)

From: Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>
Sent: Monday, October 1, 2018 1:39 PM
To: O'Harrow, Robert
Subject: Re: Washington Post/O'Harrow

[EXTERNAL EMAIL]

Will do. In the meantime can you send me this "birther" Commentary? This way I know what you're talking about.

From: O'Harrow, Robert <Robert.OHarrow@washpost.com>
Date: October 1, 2018 at 12:51:48 PM EDT
To: Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>
Subject: Washington Post/O'Harrow

If you get a moment, can you call me?

We are working on a story about the impact of the Mulvaney and the political appointees.

I'd still like to talk to someone about what we're finding. Also, I'd like a tour of the operations.

I have new blog/online commentary by Blankenstein, including a defense of the Birther Movement and questions he raises about why people assume the Birther movement racist.

Can we discuss?

Thank you,

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</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=blankenstein, eric0fe>
To: Fulton, Kate (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=kate.fulton>
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Bcc:
Subject: FW: Washington Post/O'Harrow
Date: Mon Oct 01 2018 15:43:54 EDT
Attachments:

From: Blankenstein, Eric (CFPB)
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To: Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>; Johnson, Brian (CFPB) <Brian.Johnson2@cfpb.gov>; Sutton, Kirsten (CFPB) <Kirsten.Sutton@cfpb.gov>
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</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=blankenstein, eric0fe>
To: Czwartacki, John (CFPB)
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(fydibohf23spdlt)/cn=recipients/cn=czwartacki, john201>;
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group (fydibohf23spdlt)/cn=recipients/cn=johnson, brian843>;
Sutton, Kirsten (CFPB) </o=cfpbexc/ou=exchange administrative
group (fydibohf23spdlt)/cn=recipients/cn=mork, kirsten7c6>
Cc:
Bcc:
Subject: RE: Washington Post/O'Harrow
Date: Mon Oct 01 2018 16:21:49 EDT
Attachments:

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From: Blankenstein, Eric (CFPB)
Sent: Monday, October 1, 2018 3:35 PM
To: Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>; Johnson, Brian (CFPB) <Brian.
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</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=samuel.gilford>
To: Czwartacki, John (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=czwartacki, john201>
Cc: Gillissie, Evan (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=gillissie, evane94>
Bcc:
Subject: RE: Blankenstein stories
Date: Thu Oct 04 2018 10:46:37 EDT
Attachments: 2018.10.04 Eric Blankenstein Coverage.docx

Here's the coverage doc updated with six additional stories at the bottom of the list

From: Gilford, Samuel (CFPB)
Sent: Thursday, October 04, 2018 10:09 AM
To: Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>
Cc: Gillissie, Evan (CFPB) <Evan.Gillissie@cfpb.gov>
Subject: RE: Blankenstein stories

Sure, no problem. Also, did you have a chance to look at the Bluestem release? I think the consent order was just filed, so we are ready to announce whenever (no great rush either, as the filing is in our own docket so no one can find out about it until we hit publish)

From: Czwartacki, John (CFPB)
Sent: Thursday, October 04, 2018 10:07 AM
To: Gilford, Samuel (CFPB) <Samuel.Gilford@cfpb.gov>
Cc: Gillissie, Evan (CFPB) <Evan.Gillissie@cfpb.gov>
Subject: RE: Blankenstein stories

Any chance we can do this a daily for the next 1-2 weeks? New stuff as it moves so i can track.

From: Gilford, Samuel (CFPB)
Sent: Tuesday, October 2, 2018 2:06 PM
To: Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>
Cc: Gillissie, Evan (CFPB) <Evan.Gillissie@cfpb.gov>
Subject: RE: Blankenstein stories

I am pretty sure the attached is a comprehensive list

From: Czwartacki, John (CFPB)
Sent: Tuesday, October 02, 2018 1:31 PM
To: Gilford, Samuel (CFPB) <Samuel.Gilford@cfpb.gov>
Cc: Gillissie, Evan (CFPB) <Evan.Gillissie@cfpb.gov>
Subject: RE: Blankenstein stories

Thank you. Whatever is faster and easiest.

From: Gilford, Samuel (CFPB) <Samuel.Gilford@cfpb.gov>
Date: October 2, 2018 at 1:23:35 PM EDT
To: Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>
Cc: Gillissie, Evan (CFPB) <Evan.Gillissie@cfpb.gov>
Subject: RE: Blankenstein stories

Sure, no problem. I think Bulletin could probably do this (though we haven't really asked them for this kind of thing in the past). I will just pull it together and share with you and Evan shortly

From: Czwartacki, John (CFPB)
Sent: Tuesday, October 02, 2018 1:23 PM
To: Gilford, Samuel (CFPB) <Samuel.Gilford@cfpb.gov>
Cc: Gillissie, Evan (CFPB) <Evan.Gillissie@cfpb.gov>
Subject: Blankenstein stories

Sam,
Do you think you can do a quick run of the stories involving Eric since the issue came up late last week? I'm looking to get a list And copies of these stories so we can see them.

Is this something Bulletin news can generate or is this a simple Google search? Please reply all to this note, I am out of the office today but Evan can be my proxy for this.

From: Czwartacki, John (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=czwartacki, john201>
To: Johnson, Brian (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=johnson, brian843>; Sutton,
Kirsten (CFPB) </o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=mork, kirsten7c6>
Cc: Blankenstein, Eric (CFPB)
</o=cfpbexc/ou=exchange administrative group
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Bcc:
Subject: FW: Washington Post/O'Harrow
Date: Mon Oct 01 2018 15:12:47 EDT
Attachments:

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Sent: Monday, October 1, 2018 2:59 PM
To: Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>
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Washington Post Staff Writer

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Washington Post Staff Writer

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(fydibohf23spdlt)/cn=recipients/cn=johnson, brian843>; Sutton,
Kirsten (CFPB) </o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=mork, kirsten7c6>
Cc:
Bcc:
Subject: Re: Senate Democrats Demand Mick Mulvaney Explain Vetting Process of CFPB
Political Appointees after Racist and Sexist Blog Post Surfaces
Date: Wed Oct 03 2018 16:56:19 EDT
Attachments:

(b)(5)

From: Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>
Date: October 3, 2018 at 3:52:46 PM EDT
To: Johnson, Brian (CFPB) <Brian.Johnson2@cfpb.gov>, Sutton, Kirsten (CFPB) <Kirsten.
Sutton@cfpb.gov>
Subject: Fwd: Senate Democrats Demand Mick Mulvaney Explain Vetting Process of CFPB Political
Appointees after Racist and Sexist Blog Post Surfaces

From: Blankenstein, Eric (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=blankenstein, eric0fe>
To: Sutton, Kirsten (CFPB)
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(fydibohf23spdlt)/cn=recipients/cn=mork, kirsten7c6>; Johnson,
Brian (CFPB) </o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=johnson, brian843>
Cc:
Bcc:
Subject: FW: My thoughts (b)(6)
Date: Tue Oct 02 2018 07:42:54 EDT
Attachments:

From: Ficklin, Patrice (CFPB)
Sent: Tuesday, October 2, 2018 7:40 AM
To: D'Angelo, Chris (CFPB) <Christopher.DAngelo@cfpb.gov>; Blankenstein, Eric (CFPB) <Eric.Blankenstein@cfpb.gov>; Sanford, Paul (CFPB) <Paul.Sanford@cfpb.gov>; Twohig, Peggy (CFPB) <Peggy.Twohig@cfpb.gov>; Donoghue, Kristen (CFPB) <Kristen.Donoghue@cfpb.gov>; Bleicken, David (CFPB) <David.Bleicken@cfpb.gov>
Subject: FW: My thoughts (b)(6)

For your awareness. Thx

From: Wisely, Gail (CFPB)
Sent: Monday, October 01, 2018 12:37 PM
To: (b)(6)
Cc: Ficklin, Patrice (CFPB) <Patrice.Ficklin@cfpb.gov>
Subject: RE: My thoughts (b)(6)

Thank you, (b)(6)

From: (b)(6)
Sent: Monday, October 01, 2018 5:30 AM
To: Wisely, Gail (CFPB) <Gail.Harrington-Wisely@cfpb.gov>
Cc: Ficklin, Patrice (CFPB) <Patrice.Ficklin@cfpb.gov>
Subject: RE: My thoughts (b)(6)

Gail,

(b)(6)

(b)(6)

From: Wisely, Gail (CFPB)
Sent: Friday, September 28, 2018 10:50 PM
To: Ficklin, Patrice (CFPB); _DL_CFPB_SEFL Front Office; _DL_CFPB_Supervision Policy; _DL_CFPB_SupervisionExaminations; _DL_CFPB_NE_Region_Directory; _DL_CFPB_Examiners Midwest; _DL_CFPB_Examiners SE; _DL_CFPB_Examiners West; _DL_CFPB_Fair Lending Office; Enforcement Team CFPB
Cc: D'Angelo, Chris (CFPB); Constance Chang (constance.chang@NTEU.ORG); steve.keller@nteu.org; kurt.vorndran@nteu.org; sheila.mccormick@nteu.org
Subject: RE: My thoughts

To My Colleagues:

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In Solidarity,

Gail Wisely

President, NTEU 335

From: Ficklin, Patrice (CFPB)
Sent: Friday, September 28, 2018 11:02 AM
To: _DL_CFPB_SEFL Front Office <_DL_CFPB_SEFLFrontOffice@cfpb.gov>; _DL_CFPB_Supervision Policy <SupervisionPolicy@cfpb.gov>; _DL_CFPB_SupervisionExaminations <_DL_CFPB_SupervisionExaminations@cfpb.gov>; _DL_CFPB_NE_Region_Directory <_DL_CFPB_NE_Region_Directory@cfpb.gov>; _DL_CFPB_Examiners Midwest <_DL_CFPB_ExaminersMidwest@cfpb.gov>; _DL_CFPB_Examiners SE <_DL_CFPB_ExaminersSE@cfpb.gov>; _DL_CFPB_Examiners West <_DL_CFPB_ExaminersWest@cfpb.gov>; _DL_CFPB_Fair Lending Office <_DL_CFPB_FairLendingOffice@cfpb.gov>; Enforcement Team CFPB <EnforcementTeamCFPB@cfpb.gov>
Cc: D'Angelo, Chris (CFPB) <Christopher.DAngelo@cfpb.gov>
Subject: My thoughts

Corrected subject line.

From: Ficklin, Patrice (CFPB)
Sent: Friday, September 28, 2018 2:01 PM
To: _DL_CFPB_SEFL Front Office <_DL_CFPB_SEFLFrontOffice@cfpb.gov>; _DL_CFPB_Supervision Policy <SupervisionPolicy@cfpb.gov>; _DL_CFPB_SupervisionExaminations <_DL_CFPB_SupervisionExaminations@cfpb.gov>; _DL_CFPB_NE_Region_Directory <_DL_CFPB_NE_Region_Directory@cfpb.gov>; _DL_CFPB_Examiners Midwest <_DL_CFPB_ExaminersMidwest@cfpb.gov>; _DL_CFPB_Examiners SE <_DL_CFPB_ExaminersSE@cfpb.gov>; _DL_CFPB_Examiners West <_DL_CFPB_ExaminersWest@cfpb.gov>; _DL_CFPB_Fair Lending Office <_DL_CFPB_FairLendingOffice@cfpb.gov>; Enforcement Team CFPB <EnforcementTeamCFPB@cfpb.gov>
Cc: D'Angelo, Chris (CFPB) <Christopher.DAngelo@cfpb.gov>
Subject: RE: FY17/18 Awards Reporting Q1 - Q4

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In light of my concerns I am asking the Acting Director to pause the proposed reorganization of the Office of Fair Lending and Equal Opportunity. I no longer have faith that the Bureau's obligation to enforce the fair lending laws will be faithfully discharged in the currently-contemplated reorganized structure.

Patrice Alexander Ficklin, Fair Lending Director

Patrice Alexander Ficklin
Fair Lending Director
Bureau of Consumer Financial Protection

Patrice.Ficklin@cfpb.gov
Tel: 202-435-7205
consumerfinance.gov

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From: Blankenstein, Eric (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=blankenstein, eric0fe>
To: Sutton, Kirsten (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=mork, kirsten7c6>; Johnson,
Brian (CFPB) </o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=johnson, brian843>
Cc:
Bcc:
Subject: FW: My thoughts (b)(6)
Date: Tue Oct 02 2018 07:42:54 EDT
Attachments:

From: Ficklin, Patrice (CFPB)
Sent: Tuesday, October 2, 2018 7:40 AM
To: D'Angelo, Chris (CFPB) <Christopher.DAngelo@cfpb.gov>; Blankenstein, Eric (CFPB) <Eric.Blankenstein@cfpb.gov>; Sanford, Paul (CFPB) <Paul.Sanford@cfpb.gov>; Twohig, Peggy (CFPB) <Peggy.Twohig@cfpb.gov>; Donoghue, Kristen (CFPB) <Kristen.Donoghue@cfpb.gov>; Bleicken, David (CFPB) <David.Bleicken@cfpb.gov>
Subject: FW: My thoughts (b)(6)

For your awareness. Thx

From: Wisely, Gail (CFPB)
Sent: Monday, October 01, 2018 12:37 PM
To: (b)(6)
Cc: Ficklin, Patrice (CFPB) <Patrice.Ficklin@cfpb.gov>
Subject: RE: My thoughts (b)(6)

Thank you, (b)(6)

From: (b)(6)
Sent: Monday, October 01, 2018 5:30 AM
To: Wisely, Gail (CFPB) <Gail.Harrington-Wisely@cfpb.gov>
Cc: Ficklin, Patrice (CFPB) <Patrice.Ficklin@cfpb.gov>
Subject: RE: My thoughts (b)(6)

Gail,

(b)(6)

(b)(6)

From: Wisely, Gail (CFPB)
Sent: Friday, September 28, 2018 10:50 PM
To: Ficklin, Patrice (CFPB); _DL_CFPB_SEFL Front Office; _DL_CFPB_Supervision Policy; _DL_CFPB_SupervisionExaminations; _DL_CFPB_NE_Region_Directory; _DL_CFPB_Examiners Midwest; _DL_CFPB_Examiners SE; _DL_CFPB_Examiners West; _DL_CFPB_Fair Lending Office; Enforcement Team CFPB
Cc: D'Angelo, Chris (CFPB); Constance Chang (constance.chang@NTEU.ORG); steve.keller@nteu.org; kurt.vorndran@nteu.org; sheila.mccormick@nteu.org
Subject: RE: My thoughts

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Sent: Friday, September 28, 2018 11:02 AM
To: _DL_CFPB_SEFL Front Office <_DL_CFPB_SEFLFrontOffice@cfpb.gov>; _DL_CFPB_Supervision Policy <SupervisionPolicy@cfpb.gov>; _DL_CFPB_SupervisionExaminations <_DL_CFPB_SupervisionExaminations@cfpb.gov>; _DL_CFPB_NE_Region_Directory <_DL_CFPB_NE_Region_Directory@cfpb.gov>; _DL_CFPB_Examiners Midwest <_DL_CFPB_ExaminersMidwest@cfpb.gov>; _DL_CFPB_Examiners SE <_DL_CFPB_ExaminersSE@cfpb.gov>; _DL_CFPB_Examiners West <_DL_CFPB_ExaminersWest@cfpb.gov>; _DL_CFPB_Fair Lending Office <_DL_CFPB_FairLendingOffice@cfpb.gov>; Enforcement Team CFPB <EnforcementTeamCFPB@cfpb.gov>
Cc: D'Angelo, Chris (CFPB) <Christopher.DAngelo@cfpb.gov>
Subject: My thoughts

Corrected subject line.

From: Ficklin, Patrice (CFPB)
Sent: Friday, September 28, 2018 2:01 PM
To: _DL_CFPB_SEFL Front Office <_DL_CFPB_SEFLFrontOffice@cfpb.gov>; _DL_CFPB_Supervision Policy <SupervisionPolicy@cfpb.gov>; _DL_CFPB_SupervisionExaminations <_DL_CFPB_SupervisionExaminations@cfpb.gov>; _DL_CFPB_NE_Region_Directory <_DL_CFPB_NE_Region_Directory@cfpb.gov>; _DL_CFPB_Examiners Midwest <_DL_CFPB_ExaminersMidwest@cfpb.gov>; _DL_CFPB_Examiners SE <_DL_CFPB_ExaminersSE@cfpb.gov>; _DL_CFPB_Examiners West <_DL_CFPB_ExaminersWest@cfpb.gov>; _DL_CFPB_Fair Lending Office <_DL_CFPB_FairLendingOffice@cfpb.gov>; Enforcement Team CFPB <EnforcementTeamCFPB@cfpb.gov>
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Fair Lending Director
Bureau of Consumer Financial Protection

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consumerfinance.gov

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From: Donoghue, Kristen (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=kristen.donoghue>

To: D'Angelo, Chris (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=chris.dangelo>; Mulvaney,
Mick (CFPB) </o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=mulvaney, mickb5c>

Cc: mark.bialek@frb.gov
<mark.bialek@frb.gov>; hkerner@osc.gov <hkerner@osc.gov>;
OIGHotline@frb.gov <oighotline@frb.gov>; info@osc.gov
<info@osc.gov>; Ficklin, Patrice (CFPB) </o=cfpbexc/ou=exchange
administrative group
(fydibohf23spdlt)/cn=recipients/cn=patrice.ficklin>; Twohig,
Peggy (CFPB) </o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=peggy.twohig>; Sanford, Paul
(CFPB) </o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=paul.sanford>; Bleicken,
David (CFPB) </o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=david.bleicken>;
Blankenstein, Eric (CFPB) </o=cfpbexc/ou=exchange
administrative group
(fydibohf23spdlt)/cn=recipients/cn=blankenstein, eric0fe>;
Johnson, Brian (CFPB) </o=cfpbexc/ou=exchange administrative
group (fydibohf23spdlt)/cn=recipients/cn=johnson, brian843>;
Sutton, Kirsten (CFPB) </o=cfpbexc/ou=exchange administrative
group (fydibohf23spdlt)/cn=recipients/cn=mork, kirsten7c6>;
Fulton, Kate (CFPB) </o=cfpbexc/ou=exchange administrative
group (fydibohf23spdlt)/cn=recipients/cn=kate.fulton>

Bcc:

Subject: RE: My Concerns

Date: Mon Oct 01 2018 11:53:45 EDT

Attachments: Scanned from a Xerox Multifunction Printer.pdf

(b)(5)

Kristen Donoghue

Enforcement Director

Bureau of Consumer Financial Protection

Kristen.Donoghue@cfpb.gov

202 435 7104

consumerfinance.gov

From: D'Angelo, Chris (CFPB)
Sent: Monday, October 01, 2018 11:28 AM
To: Mulvaney, Mick (CFPB) <Mick@cfpb.gov>
Cc: mark.bialek@frb.gov; hkerner@osc.gov; OIGHotline@frb.gov; info@osc.gov; Ficklin, Patrice (CFPB) <Patrice.Ficklin@cfpb.gov>; Donoghue, Kristen (CFPB) <Kristen.Donoghue@cfpb.gov>; Twohig, Peggy (CFPB) <Peggy.Twohig@cfpb.gov>; Sanford, Paul (CFPB) <Paul.Sanford@cfpb.gov>; Bleicken, David (CFPB) <David.Bleicken@cfpb.gov>; Blankenstein, Eric (CFPB) <Eric.Blenkenstein@cfpb.gov>; Johnson, Brian (CFPB) <Brian.Johnson2@cfpb.gov>; Sutton, Kirsten (CFPB) <Kirsten.Sutton@cfpb.gov>; Fulton, Kate (CFPB) <Katherine.Fulton@cfpb.gov>
Subject: My Concerns

Acting Director Mulvaney:

(b)(5)

Sincerely,

Chris D'Angelo

From: Czwartacki, John (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=czwartacki, john201>
To: O'Harrow, Robert
<robert.oharrow@washpost.com>
Cc:
Bcc:
Subject: Re: Washington Post/O'Harrow
Date: Mon Oct 01 2018 13:39:35 EDT
Attachments:

Will do. In the meantime can you send me this "birther" Commentary? This way I know what you're talking about.

From: O'Harrow, Robert <Robert.OHarrow@washpost.com>
Date: October 1, 2018 at 12:51:48 PM EDT
To: Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>
Subject: Washington Post/O'Harrow

If you get a moment, can you call me?

We are working on a story about the impact of the Mulvaney and the political appointees.

I'd still like to talk to someone about what we're finding. Also, I'd like a tour of the operations.

I have new blog/online commentary by Blankenstein, including a defense of the Birther Movement and questions he raises about why people assume the Birther movement racist.

Can we discuss?

Thank you,

Robert

Robert O'Harrow Jr.
Washington Post Staff Writer

(b)(6)

From: Czwartacki, John (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=czwartacki, john201>
To: Johnson, Brian (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=johnson, brian843>; Sutton,
Kirsten (CFPB) </o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=mork, kirsten7c6>
Cc:
Bcc: Blankenstein, Eric (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=blankenstein, eric0fe>
Subject: Fwd: Senate Democrats Demand Mick Mulvaney Explain Vetting Process of CFPB
Political Appointees after Racist and Sexist Blog Post Surfaces
Date: Wed Oct 03 2018 15:52:44 EDT
Attachments: image001.jpg

Response suggested for today.

(b)(5)

Call to discuss.

From: Thrush, Glenn <glenn.thrush@nytimes.com>
Date: October 3, 2018 at 3:41:02 PM EDT
To: Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>
Subject: Fwd: Senate Democrats Demand Mick Mulvaney Explain Vetting Process of CFPB Political
Appointees after Racist and Sexist Blog Post Surfaces

comment, plus we're running this soon

----- Forwarded message -----

From: Banking DEM Press (Banking) <bankingdem_press@banking.senate.gov>
Date: Wed, Oct 3, 2018 at 2:41 PM
Subject: Senate Democrats Demand Mick Mulvaney Explain Vetting Process of CFPB Political
Appointees after Racist and Sexist Blog Post Surfaces
To: glenn.thrush@nytimes.com <glenn.thrush@nytimes.com>
Cc: Lewis, Ashley (Banking) <Ashley_Lewis@banking.senate.gov>

Here you go:

Press Release

For Immediate Release

Wednesday, October 3, 2018

Contact: Ashley Lewis

(202) 224-7391

Senate Democrats Demand Mick Mulvaney Explain Vetting Process of CFPB Political Appointees after Racist and Sexist Blog Post Surfaces

Author of Reprehensible Blog Posts Cannot be Entrusted with Enforcing Anti-Discrimination Laws

WASHINGTON, D.C. — U.S. Sen. Sherrod Brown (D-OH) – ranking member of the U.S. Senate Committee on Banking, Housing, and Urban Affairs – along with 12 Senate Democrats is demanding CFPB leadership explain how Consumer Financial Protection Bureau Policy Director Eric Blankenstein was chosen to oversee supervision, enforcement, and fair lending issues given his past racist writings.

Last week, the Washington Post uncovered a 2004 blog where Blankenstein, under an alias, posted bigoted writings on race, hate crimes, and women. In his current role as Policy Director at CFPB, Blankenstein is charged with enforcing consumer protection laws, including laws in place to prevent lending discrimination. CFPB leadership has failed to condemn Mr. Blankenstein's writings, and failed to explain how someone with Mr. Blankenstein's views came to be charged with fair lending responsibilities.

"Mr. Blankenstein was not hired through the competitive service process like most CFPB employees; he is one of your hand-selected political appointees. Further, you have specifically tasked him with overseeing the CFPB's fair lending supervision and enforcement work at a time when you have decided to restructure the Office of Fair Lending and Equal Opportunity," the Senators wrote. "It is unclear whether his appointment is due to a failure to investigate Mr. Blankenstein's background prior to his appointment, Mr. Blankenstein withholding information from you and the CFPB, or an informed decision on your part to ignore his public comments."

Joining Brown on the letter are U.S. Senators Catherine Cortez Masto (D-Nev.), Richard Blumenthal (D-Conn.), Kristen Gillibrand (D-N.Y.), Elizabeth Warren (D-Mass.), Ron Wyden (D-Ore.), Kamala Harris (D-Calif.), Jack Reed (D-R.I.), Maria Cantwell (D-Wash.), Edward Markey (D-Mass.), Robert Menendez (D-N.J.), Cory Booker (D-N.J), Mark Warner (D-Va.).

####

Read full letter below.

October 3, 2018

The Honorable Mick Mulvaney
Consumer Financial Protection Bureau
1700 G Street NW
Washington, D.C. 20552

Dear Mr. Mulvaney,

We are deeply concerned that you have placed a person with a history of racist writing at a senior position within the Consumer Financial Protection Bureau (CFPB).

The Washington Post reported last week that Eric Blankenstein, a political appointee that you chose to oversee supervision, enforcement, and fair lending, wrote under an alias in defense of the use of racial slurs, and claimed without evidence that the majority of reported hate crimes were hoaxes. When confronted with his past writing on these and other subjects, Mr. Blankenstein acknowledged his authorship, but failed to denounce his writings. Only after an outcry from CFPB career staff did Mr. Blankenstein send a note apologizing for the “framing” and “tone” of his arguments – but he did not apologize for his defense of racial slurs, nor did he apologize for reflexively disbelieving victims of hate crimes.

Mr. Blankenstein was not hired through the competitive service process like most CFPB employees; he is one of your hand-selected political appointees. Further, you have specifically tasked him with overseeing the CFPB’s fair lending supervision and enforcement work at a time when you have decided to restructure the Office of Fair Lending and Equal Opportunity. It is unclear whether his appointment is due to a failure to investigate Mr. Blankenstein’s background prior to his appointment, Mr. Blankenstein withholding information from you and the CFPB, or an informed decision on your part to ignore his public comments.

In order to ensure that the CFPB is fulfilling its fair lending mandate and thoroughly evaluating senior employees with fair lending responsibilities, it is critical for us to understand how someone with Mr. Blankenstein’s views was charged with this particular set of duties.

Please respond to the following requests no later than October 22, 2018.

1) Were you personally aware of any of the writings referenced in The Washington Post article prior to hiring Mr. Blankenstein?

a. If not, did you ask Mr. Blankenstein whether he had written anything that would reflect poorly on the CFPB or indicate that he was not an appropriate candidate for this role prior to extending an offer of employment? Did he respond verbally or in writing to any inquiry about past public statements?

b. If so, how were you made aware of the writings? Why did you believe it was still appropriate to hire Mr. Blankenstein to oversee supervision, enforcement and fair lending?

2) Please describe your process for identifying potential candidates for political appointment to senior CFPB positions and provide all written guidelines and procedures related to identifying potential candidates for appointment as senior CFPB officials.

a. Was Mr. Blankenstein recommended to you by a Member of Congress, a federal employee, or a person or entity subject to CFPB oversight?

b. Were all established guidelines and procedures adhered to during your search for candidates to fill this position? Were any other candidates considered for this position?

3) Please describe your process for vetting candidates for political appointment to senior CFPB positions, provide all written guidelines and procedures related to the performance of background checks or other due diligence, and specify whether such background checks include investigations into statements on social media, websites, or in other public forums.

a. Were all established guidelines related to background checks or other due diligence adhered to in evaluating Mr. Blankenstein's appointment? Have they been adhered to for all CFPB political appointments during your tenure?

b. As part of any background check or other due diligence, was Mr. Blankenstein asked about past statements on social media, websites, or other public forums? If so, did Mr. Blankenstein properly disclose the above referenced writings?

4) Does Mr. Blankenstein have the confidence and support of the enforcement and fair lending staff he oversees? Will you further investigate Mr. Blankenstein's past writings, and do you intend to take action if you find more troubling statements?

Sincerely,

--
Glenn Thrush
The New York Times

Cell (first option): 202-731-4974
Desk: 202-862-0351
Twitter: glennthrush

Document ID: 0.7.3064.46512-000001

Owner: Czwartacki, John (CFPB) </o=cfpbexc/ou=exchange administrative group (fydibohf23spdlt)/cn=recipients/cn=czwartacki, john201>

Filename: image001.jpg

Last Modified: Wed Oct 03 15:52:44 EDT 2018

Withheld pursuant to exemption

Non Responsive Record

of the Freedom of Information and Privacy Act



EXT-19-582-A-000037

From: Blankenstein, Eric (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=blankenstein, eric0fe>
To: Ehrlich, Jeffrey (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=jeffrey.ehrlich>; Martikan,
Owen (CFPB) </o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=martikan, owen p (cfpb)f4f>
Cc: Donoghue, Kristen (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=kristen.donoghue>; Petersen,
Cara (CFPB) </o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=cara.petersen>; Reardon,
Colin (CFPB) </o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=reardon, colin58b>
Bcc:
Subject: Re: CashCall
Date: Sat Sep 29 2018 19:43:33 EDT
Attachments:

LA.

From: Ehrlich, Jeffrey (CFPB) <Jeffrey.Ehrlich@cfpb.gov>
Date: September 29, 2018 at 6:21:28 PM EDT
To: Blankenstein, Eric (CFPB) <Eric.Blankenstein@cfpb.gov>, Martikan, Owen (CFPB) <Owen.
Martikan@cfpb.gov>
Cc: Donoghue, Kristen (CFPB) <Kristen.Donoghue@cfpb.gov>, Petersen, Cara (CFPB) <Cara.
Petersen@cfpb.gov>, Reardon, Colin (CFPB) <Colin.Reardon@cfpb.gov>
Subject: Re: CashCall

Where? L.A. or D.C.?

From: Blankenstein, Eric (CFPB) <Eric.Blankenstein@cfpb.gov>
Date: September 29, 2018 at 5:28:15 PM EDT
To: Ehrlich, Jeffrey (CFPB) <Jeffrey.Ehrlich@cfpb.gov>, Martikan, Owen (CFPB) <Owen.
Martikan@cfpb.gov>
Cc: Donoghue, Kristen (CFPB) <Kristen.Donoghue@cfpb.gov>, Petersen, Cara (CFPB) <Cara.
Petersen@cfpb.gov>, Reardon, Colin (CFPB) <Colin.Reardon@cfpb.gov>
Subject: CashCall

Two things:

(b)(5); (b)(7)(A); (b)(7)(E)

Thanks,

Eric

Eric Blankenstein

Policy Director

Supervision, Enforcement, and Fair Lending

Eric.Blankenstein@cfpb.gov

202-435-5155 (office)

(b)(6)

From: Blankenstein, Eric (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=blankenstein, eric0fe>
To: Sutton, Kirsten (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=mork, kirsten7c6>; Johnson,
Brian (CFPB) </o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=johnson, brian843>; Fulton,
Kate (CFPB) </o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=kate.fulton>
Cc:
Bcc:
Subject: Fwd: Appeal to Union Leadership re: Eric Blankenstein
Date: Fri Sep 28 2018 16:55:43 EDT
Attachments:

From: Thompson, John (CFPB) <John.Thompson@cfpb.gov>
Date: September 28, 2018 at 4:47:17 PM EDT
To: nationalpresident@nteu.org <nationalpresident@nteu.org>, Battle, Josephine (CFPB) <Josephine.Battle@cfpb.gov>, Grant, Richard (CFPB) <Richard.Grant@cfpb.gov>, Wisely, Gail (CFPB) <Gail.Harrington-Wisely@cfpb.gov>, constance.chang@NTEU.ORG <constance.chang@NTEU.ORG>, steve.keller@NTEU.ORG <steve.keller@NTEU.ORG>, sheila.mccormick@nteu.org <sheila.mccormick@nteu.org>, kurt.vorndran@nteu.org <kurt.vorndran@nteu.org>, Cronan, Russell (CFPB) <Russell.Cronan@cfpb.gov>, Rohlich, Nelle (CFPB) <Nelle.Rohlich@cfpb.gov>, Maurice, Barbara (CFPB) <Barbara.Maurice@cfpb.gov>, Erville, Kathleen (CFPB) <Kathleen.Erville@cfpb.gov>
Cc: _DL_CFPB_SEFL Front Office <_DL_CFPB_SEFLFrontOffice@cfpb.gov>, _DL_CFPB_Supervision Policy <SupervisionPolicy@cfpb.gov>, _DL_CFPB_SupervisionExaminations <_DL_CFPB_SupervisionExaminations@cfpb.gov>, _DL_CFPB_NE_Region_Directory <_DL_CFPB_NE_Region_Directory@cfpb.gov>, _DL_CFPB_Examiners Midwest <_DL_CFPB_ExaminersMidwest@cfpb.gov>, _DL_CFPB_Examiners SE <_DL_CFPB_ExaminersSE@cfpb.gov>, _DL_CFPB_Examiners West <_DL_CFPB_ExaminersWest@cfpb.gov>, _DL_CFPB_Fair Lending Office <_DL_CFPB_FairLendingOffice@cfpb.gov>, Enforcement Team CFPB <EnforcementTeamCFPB@cfpb.gov>
Subject: Appeal to Union Leadership re: Eric Blankenstein

NTEU Leadership,

The Washington Post recently reported that, several years ago, Eric Blankenstein, the current Policy Director for SEFL at the CFPB, made a series of repugnant, racist blog posts. The posts include, among other things, him using the n-word and questioning whether use of the n-word is “inherently racist.”

This is intolerable. Since the story broke, I have spoken with several colleagues – many of them women and people of color – who were deeply offended by Mr. Blankenstein's language. They can't fathom continuing to work under Mr. Blankenstein's direction; and they have lost all faith in his ability to carry out the Bureau's enforcement of our fair-lending laws in a manner that credibly ensures the protection of women, people of color, and other historically disadvantaged political minorities.

I therefore write to request that NTEU swiftly appeal to Acting Director Mulvaney to call for Mr. Blankenstein's immediate resignation from the Bureau.

John Thompson
Enforcement Attorney
Bureau of Consumer Financial Protection
Office: 202.435.7270 | Mobile: (b)(6)

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From: Blankenstein, Eric (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=blankenstein, eric0fe>
To: Sutton, Kirsten (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=mork, kirsten7c6>; Johnson,
Brian (CFPB) </o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=johnson, brian843>; Fulton,
Kate (CFPB) </o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=kate.fulton>; Czwartacki,
John (CFPB) </o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=czwartacki, john201>
Cc:
Bcc:
Subject: Fwd: My thoughts
Date: Fri Sep 28 2018 14:02:30 EDT
Attachments:

From: Ficklin, Patrice (CFPB) <Patrice.Ficklin@cfpb.gov>
Date: September 28, 2018 at 2:01:50 PM EDT
To: _DL_CFPB_SEFL Front Office <_DL_CFPB_SEFLFrontOffice@cfpb.gov>, _DL_CFPB_Supervision
Policy <SupervisionPolicy@cfpb.gov>, _DL_CFPB_SupervisionExaminations
<_DL_CFPB_SupervisionExaminations@cfpb.gov>, _DL_CFPB_NE_Region_Directory
<_DL_CFPB_NE_Region_Directory@cfpb.gov>, _DL_CFPB_Examiners Midwest
<_DL_CFPB_ExaminersMidwest@cfpb.gov>, _DL_CFPB_Examiners SE
<_DL_CFPB_ExaminersSE@cfpb.gov>, _DL_CFPB_Examiners West
<_DL_CFPB_ExaminersWest@cfpb.gov>, _DL_CFPB_Fair Lending Office
<_DL_CFPB_FairLendingOffice@cfpb.gov>, Enforcement Team CFPB
<EnforcementTeamCFPB@cfpb.gov>
Cc: D'Angelo, Chris (CFPB) <Christopher.DAngelo@cfpb.gov>
Subject: My thoughts

Corrected subject line.

From: Ficklin, Patrice (CFPB)
Sent: Friday, September 28, 2018 2:01 PM
To: _DL_CFPB_SEFL Front Office <_DL_CFPB_SEFLFrontOffice@cfpb.gov>; _DL_CFPB_Supervision
Policy <SupervisionPolicy@cfpb.gov>; _DL_CFPB_SupervisionExaminations
<_DL_CFPB_SupervisionExaminations@cfpb.gov>; _DL_CFPB_NE_Region_Directory
<_DL_CFPB_NE_Region_Directory@cfpb.gov>; _DL_CFPB_Examiners Midwest
<_DL_CFPB_ExaminersMidwest@cfpb.gov>; _DL_CFPB_Examiners SE
<_DL_CFPB_ExaminersSE@cfpb.gov>; _DL_CFPB_Examiners West
<_DL_CFPB_ExaminersWest@cfpb.gov>; _DL_CFPB_Fair Lending Office

<_DL_CFPB_FairLendingOffice@cfpb.gov>; Enforcement Team CFPB
<EnforcementTeamCFPB@cfpb.gov>
Cc: D'Angelo, Chris (CFPB) <Christopher.DAngelo@cfpb.gov>
Subject: RE: FY17/18 Awards Reporting Q1 - Q4

Fellow Colleagues:

Those of you who know me know that I regularly seek wisdom to guide my words and actions. And, you know that I often turn to the scholarship of Martin Luther King, Jr. to help me express my thoughts as an executive leader.

Today I was struck by the relevance of the following quote by Dr. King:

"Nothing in the world is more dangerous than sincere ignorance and conscientious stupidity."

True to the spirit of this quote, I have done my best as the leader of the Bureau's fair lending program to support, teach and advise our leadership as we work together to protect consumers from lending discrimination and expand access to good credit.

What I know is this: when Eric Blankenstein asked me to make a statement in support of him to the Washington Post, I dropped everything I was doing while on leave to honor his request. Because he asked me to send the statement to him by 12noon if possible, I did not read his blog posts before drafting my quote. Instead, I spoke to my general experience with him during his nine months as our Policy Associate Director.

After the article appeared, I began to read his posts and was struck by how they reminded me of debates we've had with Eric on supervisory and enforcement matters. I firmly believe that Eric, like the rest of us, is entitled to have his own political views, and that in his position he has authority to make the policy decisions for our division. What I find appalling, however, is the tone and framing of those views in his blog posts. The tone and framing are deeply disturbing and offensive to me as a woman, African American, advocate for LGBTQ rights, and human being. They are far from civil discourse, and I am disappointed that Eric has not expressed regret about the tone and framing of his remarks made 14 years ago. I also am deeply disappointed that his quote in the Post article included no statement from him expressing support for a vigorous fair lending program.

My experience with Eric has involved give and take as we have taught him about fair lending jurisprudence and statistical methods. And while he has been collegial, thoughtful and meticulous, I have had experiences that have raised concerns that are now quite alarming in light of the content of his blog posts—experiences that call into question Eric's ability and intent to carry out his and the Acting Director's repeated yet unsubstantiated commitment to a continued strong fair lending program under governing legal precedent.

In light of my concerns I am asking the Acting Director to pause the proposed reorganization of the Office of Fair Lending and Equal Opportunity. I no longer have faith that the Bureau's obligation to enforce the fair lending laws will be faithfully discharged in the currently-contemplated reorganized structure.

Patrice Alexander Ficklin, Fair Lending Director

Patrice Alexander Ficklin

Fair Lending Director

Bureau of Consumer Financial Protection

Patrice.Ficklin@cfpb.gov

Tel: 202-435-7205

consumerfinance.gov

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From: Gilford, Samuel (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=samuel.gilford>
To: Czwartacki, John (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=czwartacki, john201>
Cc: Gillissie, Evan (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=gillissie, evane94>
Bcc:
Subject: RE: Blankenstein stories
Date: Thu Oct 04 2018 10:46:37 EDT
Attachments: 2018.10.04 Eric Blankenstein Coverage.docx

Here's the coverage doc updated with six additional stories at the bottom of the list

From: Gilford, Samuel (CFPB)
Sent: Thursday, October 04, 2018 10:09 AM
To: Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>
Cc: Gillissie, Evan (CFPB) <Evan.Gillissie@cfpb.gov>
Subject: RE: Blankenstein stories

Sure, no problem. Also, did you have a chance to look at the Bluestem release? I think the consent order was just filed, so we are ready to announce whenever (no great rush either, as the filing is in our own docket so no one can find out about it until we hit publish)

From: Czwartacki, John (CFPB)
Sent: Thursday, October 04, 2018 10:07 AM
To: Gilford, Samuel (CFPB) <Samuel.Gilford@cfpb.gov>
Cc: Gillissie, Evan (CFPB) <Evan.Gillissie@cfpb.gov>
Subject: RE: Blankenstein stories

Any chance we can do this a daily for the next 1-2 weeks? New stuff as it moves so i can track.

From: Gilford, Samuel (CFPB)
Sent: Tuesday, October 2, 2018 2:06 PM
To: Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>
Cc: Gillissie, Evan (CFPB) <Evan.Gillissie@cfpb.gov>
Subject: RE: Blankenstein stories

I am pretty sure the attached is a comprehensive list

From: Czwartacki, John (CFPB)
Sent: Tuesday, October 02, 2018 1:31 PM
To: Gilford, Samuel (CFPB) <Samuel.Gilford@cfpb.gov>
Cc: Gillissie, Evan (CFPB) <Evan.Gillissie@cfpb.gov>
Subject: RE: Blankenstein stories

Thank you. Whatever is faster and easiest.

From: Gilford, Samuel (CFPB) <Samuel.Gilford@cfpb.gov>
Date: October 2, 2018 at 1:23:35 PM EDT
To: Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>
Cc: Gillissie, Evan (CFPB) <Evan.Gillissie@cfpb.gov>
Subject: RE: Blankenstein stories

Sure, no problem. I think Bulletin could probably do this (though we haven't really asked them for this kind of thing in the past). I will just pull it together and share with you and Evan shortly

From: Czwartacki, John (CFPB)
Sent: Tuesday, October 02, 2018 1:23 PM
To: Gilford, Samuel (CFPB) <Samuel.Gilford@cfpb.gov>
Cc: Gillissie, Evan (CFPB) <Evan.Gillissie@cfpb.gov>
Subject: Blankenstein stories

Sam,
Do you think you can do a quick run of the stories involving Eric since the issue came up late last week? I'm looking to get a list And copies of these stories so we can see them.

Is this something Bulletin news can generate or is this a simple Google search? Please reply all to this note, I am out of the office today but Evan can be my proxy for this.

From: Pahl, Tom (CFPB) </o=cfpbexc/ou=exchange administrative group (fydibohf23spdlt)/cn=recipients/cn=thomas.pahl>
To: McLeod, Mary (CFPB) </o=cfpbexc/ou=exchange administrative group (fydibohf23spdlt)/cn=recipients/cn=mcleod, mary (cfpb)65b>;
Johnson, Brian (CFPB) </o=cfpbexc/ou=exchange administrative group (fydibohf23spdlt)/cn=recipients/cn=johnson, brian843>;
Blankenstein, Eric (CFPB) </o=cfpbexc/ou=exchange administrative group (fydibohf23spdlt)/cn=recipients/cn=blankenstein, eric0fe>
Cc: Morgan, Hallee (CFPB) </o=cfpbexc/ou=exchange administrative group (fydibohf23spdlt)/cn=recipients/cn=morgan, hallee (cfpb)381>
Bcc:
Subject: RE: Payday litigation
Date: Fri Sep 28 2018 12:21:55 EDT
Attachments:

(b)(5); (b)(7)(A); (b)(7)(E)

Thanks, Tom

From: McLeod, Mary (CFPB)
Sent: Thursday, September 27, 2018 5:35 PM
To: Pahl, Tom (CFPB) <Thomas.Pahl@cfpb.gov>; Johnson, Brian (CFPB) <Brian.Johnson2@cfpb.gov>; Blankenstein, Eric (CFPB) <Eric.Blankenstein@cfpb.gov>
Cc: Morgan, Hallee (CFPB) <Hallee.Morgan@cfpb.gov>
Subject: RE: Payday litigation

Tom,

(b)(5); (b)(7)(A); (b)(7)(E)

than we would otherwise advise. Let us know if that would work.

(b)(5); (b)(7)(A); (b)(7)(E)

Best,

Mary

From: Pahl, Tom (CFPB)
Sent: Thursday, September 27, 2018 11:09 AM
To: Johnson, Brian (CFPB); McLeod, Mary (CFPB); Blankenstein, Eric (CFPB)
Cc: Morgan, Hallee (CFPB)
Subject: FW: Payday litigation

(b)(5); (b)(7)(A); (b)(7)(E)

From: Bressler, Steven (CFPB)
Sent: Wednesday, September 26, 2018 11:12 AM
To: Bateman, Kristin (CFPB) <Kristin.Bateman@cfpb.gov>; Pahl, Tom (CFPB) <Thomas.Pahl@cfpb.gov>; Blankenstein, Eric (CFPB) <Eric.Blankenstein@cfpb.gov>; Silberman, David (CFPB) <David.Silberman@cfpb.gov>; Coleman, John (CFPB) <John.Coleman@cfpb.gov>; McLeod, Mary (CFPB) <Mary.McLeod@cfpb.gov>; Johnson, Brian (CFPB) <Brian.Johnson2@cfpb.gov>; Morgan, Hallee (CFPB) <Hallee.Morgan@cfpb.gov>; Van Meter, Stephen (CFPB) <Stephen.VanMeter@cfpb.gov>
Cc: Friedl, Kevin (CFPB) <Kevin.Friedl@cfpb.gov>; Joshi, Nandan (CFPB) <Nandan.Joshi@cfpb.gov>; Cochran, Kelly (CFPB) <Kelly.Cochran@cfpb.gov>; Zorc, Anne (CFPB) <Anne.Zorc@cfpb.gov>; McGill, Yolanda (CFPB) <Yolanda.McGill@cfpb.gov>; Nasser-Ghodsi, Nadia (CFPB) <Nadia.Nasser-Ghodsi@cfpb.gov>
Subject: RE: Payday litigation

All,

(b)(5); (b)(7)(A); (b)(7)(E)

(b)(5); (b)(7)(A); (b)(7)(E)

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From: Bressler, Steven (CFPB)
Sent: Friday, September 21, 2018 5:45 PM
To: Bateman, Kristin (CFPB) <Kristin.Bateman@cfpb.gov>; Pahl, Tom (CFPB) <Thomas.Pahl@cfpb.gov>; Blankenstein, Eric (CFPB) <Eric.Blankenstein@cfpb.gov>; Silberman, David (CFPB) <David.Silberman@cfpb.gov>; Coleman, John (CFPB) <John.Coleman@cfpb.gov>; McLeod, Mary (CFPB) <Mary.McLeod@cfpb.gov>; Johnson, Brian (CFPB) <Brian.Johnson2@cfpb.gov>; Morgan, Hallee (CFPB) <Hallee.Morgan@cfpb.gov>; Van Meter, Stephen (CFPB) <Stephen.VanMeter@cfpb.gov>
Cc: Friedl, Kevin (CFPB) <Kevin.Friedl@cfpb.gov>; Joshi, Nandan (CFPB) <Nandan.Joshi@cfpb.gov>; Cochran, Kelly (CFPB) <Kelly.Cochran@cfpb.gov>; Zorc, Anne (CFPB) <Anne.Zorc@cfpb.gov>; McGill, Yolanda (CFPB) <Yolanda.McGill@cfpb.gov>
Subject: RE: Payday litigation

(b)(5); (b)(7)(A); (b)(7)(E)

(b)(5); (b)(7)(A); (b)(7)(E)

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From: Bateman, Kristin (CFPB)
Sent: Wednesday, September 19, 2018 10:36 AM
To: Bressler, Steven (CFPB) <Steven.Bressler@cfpb.gov>; Pahl, Tom (CFPB) <Thomas.Pahl@cfpb.gov>; Blankenstein, Eric (CFPB) <Eric.Blankenstein@cfpb.gov>; Silberman, David (CFPB) <David.Silberman@cfpb.gov>; Coleman, John (CFPB) <John.Coleman@cfpb.gov>; McLeod, Mary (CFPB) <Mary.McLeod@cfpb.gov>; Johnson, Brian (CFPB) <Brian.Johnson2@cfpb.gov>; Morgan, Hallee (CFPB) <Hallee.Morgan@cfpb.gov>; Van Meter, Stephen (CFPB) <Stephen.VanMeter@cfpb.gov>
Cc: Friedl, Kevin (CFPB) <Kevin.Friedl@cfpb.gov>; Joshi, Nandan (CFPB) <Nandan.Joshi@cfpb.gov>; Blatnik, Edward (CFPB) <Edward.Blatnik@cfpb.gov>; Cochran, Kelly (CFPB) <Kelly.Cochran@cfpb.gov>; Zorc, Anne (CFPB) <Anne.Zorc@cfpb.gov>
Subject: RE: Payday litigation

(b)(5); (b)(7)(A); (b)(7)(E)

From: Bressler, Steven (CFPB)
Sent: Tuesday, September 18, 2018 5:06 PM
To: Bateman, Kristin (CFPB) <Kristin.Bateman@cfpb.gov>; Pahl, Tom (CFPB) <Thomas.Pahl@cfpb.gov>; Blankenstein, Eric (CFPB) <Eric.Blankenstein@cfpb.gov>; Silberman, David (CFPB) <David.Silberman@cfpb.gov>; Coleman, John (CFPB) <John.Coleman@cfpb.gov>; McLeod, Mary (CFPB) <Mary.McLeod@cfpb.gov>; Johnson, Brian (CFPB) <Brian.Johnson2@cfpb.gov>; Morgan, Hallee (CFPB) <Hallee.Morgan@cfpb.gov>; Van Meter, Stephen (CFPB) <Stephen.VanMeter@cfpb.gov>
Cc: Friedl, Kevin (CFPB) <Kevin.Friedl@cfpb.gov>; Joshi, Nandan (CFPB) <Nandan.Joshi@cfpb.gov>; Blatnik, Edward (CFPB) <Edward.Blatnik@cfpb.gov>; Cochran, Kelly (CFPB) <Kelly.Cochran@cfpb.gov>; Zorc, Anne (CFPB) <Anne.Zorc@cfpb.gov>
Subject: RE: Payday litigation

(b)(5); (b)(7)(A); (b)(7)(E)

(b)(5); (b)(7)(A); (b)(7)(E)

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From: Bateman, Kristin (CFPB)
Sent: Monday, September 17, 2018 4:18 PM
To: Bressler, Steven (CFPB) <Steven.Bressler@cfpb.gov>; Pahl, Tom (CFPB) <Thomas.Pahl@cfpb.gov>; Blankenstein, Eric (CFPB) <Eric.Blankenstein@cfpb.gov>; Silberman, David (CFPB) <David.Silberman@cfpb.gov>; Coleman, John (CFPB) <John.Coleman@cfpb.gov>; McLeod, Mary (CFPB) <Mary.McLeod@cfpb.gov>; Johnson, Brian (CFPB) <Brian.Johnson2@cfpb.gov>; Morgan, Hallee (CFPB) <Hallee.Morgan@cfpb.gov>; Van Meter, Stephen (CFPB) <Stephen.VanMeter@cfpb.gov>
Cc: Friedl, Kevin (CFPB) <Kevin.Friedl@cfpb.gov>; Joshi, Nandan (CFPB) <Nandan.Joshi@cfpb.gov>; Blatnik, Edward (CFPB) <Edward.Blatnik@cfpb.gov>; Cochran, Kelly (CFPB) <Kelly.Cochran@cfpb.gov>; Zorc, Anne (CFPB) <Anne.Zorc@cfpb.gov>
Subject: RE: Payday litigation

(b)(5); (b)(7)(A); (b)(7)(E)

Kristin Bateman

Senior Counsel | Legal Division

Office: (202) 435-7821 | (b)(6)

Bureau of Consumer Financial Protection
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From: Bateman, Kristin (CFPB)
Sent: Monday, September 10, 2018 3:47 PM
To: Bressler, Steven (CFPB) <Steven.Bressler@cfpb.gov>; Pahl, Tom (CFPB) <Thomas.Pahl@cfpb.gov>; Blankenstein, Eric (CFPB) <Eric.Blankenstein@cfpb.gov>; Silberman, David (CFPB) <David.Silberman@cfpb.gov>; Coleman, John (CFPB) <John.Coleman@cfpb.gov>; McLeod, Mary (CFPB) <Mary.McLeod@cfpb.gov>; Johnson, Brian (CFPB) <Brian.Johnson2@cfpb.gov>; Morgan, Hallee (CFPB) <Hallee.Morgan@cfpb.gov>; Van Meter, Stephen (CFPB) <Stephen.VanMeter@cfpb.gov>
Cc: Friedl, Kevin (CFPB) <Kevin.Friedl@cfpb.gov>; Joshi, Nandan (CFPB) <Nandan.Joshi@cfpb.gov>; Blatnik, Edward (CFPB) <Edward.Blatnik@cfpb.gov>; Cochran, Kelly (CFPB) <Kelly.Cochran@cfpb.gov>; Zorc, Anne (CFPB) <Anne.Zorc@cfpb.gov>
Subject: RE: Payday litigation

(b)(5), (b)(7)(A); (b)(7)(E)

Best,

Kristin

Kristin Bateman

Senior Counsel | Legal Division

Office: (202) 435-7821 |

(b)(6)

Bureau of Consumer Financial Protection

consumerfinance.gov

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From: Bressler, Steven (CFPB)

Sent: Wednesday, August 29, 2018 5:13 PM

To: Pahl, Tom (CFPB) <Thomas.Pahl@cfpb.gov>; Blankenstein, Eric (CFPB) <Eric.Blanckenstein@cfpb.gov>; Silberman, David (CFPB) <David.Silberman@cfpb.gov>; Coleman, John (CFPB) <John.Coleman@cfpb.gov>; McLeod, Mary (CFPB) <Mary.McLeod@cfpb.gov>; Johnson, Brian (CFPB) <Brian.Johnson2@cfpb.gov>; Morgan, Hallee (CFPB) <Hallee.Morgan@cfpb.gov>; Van Meter, Stephen (CFPB) <Stephen.VanMeter@cfpb.gov>

Cc: Friedl, Kevin (CFPB) <Kevin.Friedl@cfpb.gov>; Joshi, Nandan (CFPB) <Nandan.Joshi@cfpb.gov>; Bateman, Kristin (CFPB) <Kristin.Bateman@cfpb.gov>; Blatnik, Edward (CFPB) <Edward.Blatnik@cfpb.gov>; Cochran, Kelly (CFPB) <Kelly.Cochran@cfpb.gov>; Zorc, Anne (CFPB) <Anne.Zorc@cfpb.gov>

Subject: RE: Payday litigation

Everyone,

(b)(5); (b)(7)(A); (b)(7)(E)

Thank you,

Steve

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From: Bressler, Steven (CFPB)
Sent: Tuesday, August 07, 2018 6:07 PM
To: Pahl, Tom (CFPB) <Thomas.Pahl@cfpb.gov>; Blankenstein, Eric (CFPB) <Eric.Blankenstein@cfpb.gov>; Silberman, David (CFPB) <David.Silberman@cfpb.gov>; Coleman, John (CFPB) <John.Coleman@cfpb.gov>; McLeod, Mary (CFPB) <Mary.McLeod@cfpb.gov>; Johnson, Brian (CFPB) <Brian.Johnson2@cfpb.gov>; Morgan, Hallee (CFPB) <Hallee.Morgan@cfpb.gov>; Van Meter, Stephen (CFPB) <Stephen.VanMeter@cfpb.gov>
Cc: Friedl, Kevin (CFPB) <Kevin.Friedl@cfpb.gov>; Joshi, Nandan (CFPB) <Nandan.Joshi@cfpb.gov>; Bateman, Kristin (CFPB) <Kristin.Bateman@cfpb.gov>; Blatnik, Edward (CFPB) <Edward.Blatnik@cfpb.gov>
Subject: Payday litigation - motion for reconsideration re compliance date denied

(b)(5); (b)(7)(A); (b)(7)(E)

Confidentiality Notice: If you received this email by mistake, you should notify the sender of the mistake and delete the e-mail and any attachments. An inadvertent disclosure is not intended to waive any privileges.

From: Pahl, Tom (CFPB)
Sent: Thursday, June 28, 2018 5:48 PM
To: Bressler, Steven (CFPB); Blankenstein, Eric (CFPB); Silberman, David (CFPB); Coleman, John (CFPB); McLeod, Mary (CFPB); Johnson, Brian (CFPB); Morgan, Hallee (CFPB); Van Meter, Stephen (CFPB)
Cc: Friedl, Kevin (CFPB); Joshi, Nandan (CFPB); Bateman, Kristin (CFPB); Blatnik, Edward (CFPB)
Subject: RE: Payday Litigation Stayed

(b)(5); (b)(7)(A); (b)(7)(E)

Thanks, Tom

From: Bressler, Steven (CFPB)
Sent: Thursday, June 28, 2018 5:03 PM
To: Blankenstein, Eric (CFPB); Silberman, David (CFPB); Pahl, Tom (CFPB); Coleman, John (CFPB); McLeod, Mary (CFPB); Johnson, Brian (CFPB); Morgan, Hallee (CFPB); Van Meter, Stephen (CFPB)
Cc: Friedl, Kevin (CFPB); Joshi, Nandan (CFPB); Bateman, Kristin (CFPB); Blatnik, Edward (CFPB)
Subject: RE: Payday Litigation Stayed

(b)(5); (b)(7)(A); (b)(7)(E)

From: Bressler, Steven (CFPB) <Steven.Bressler@cfpb.gov>
Date: June 25, 2018 at 12:54:00 PM EDT
To: Blankenstein, Eric (CFPB) <Eric.Blankenstein@cfpb.gov>, Silberman, David (CFPB) <David.Silberman@cfpb.gov>, Pahl, Tom (CFPB) <Thomas.Pahl@cfpb.gov>, Coleman, John (CFPB) <John.Coleman@cfpb.gov>, McLeod, Mary (CFPB) <Mary.McLeod@cfpb.gov>, Johnson, Brian (CFPB) <Brian.Johnson2@cfpb.gov>, Morgan, Hallee (CFPB) <Hallee.Morgan@cfpb.gov>, Van Meter, Stephen (CFPB) <Stephen.VanMeter@cfpb.gov>
Cc: Friedl, Kevin (CFPB) <Kevin.Friedl@cfpb.gov>, Joshi, Nandan (CFPB) <Nandan.Joshi@cfpb.gov>, Bateman, Kristin (CFPB) <Kristin.Bateman@cfpb.gov>, Blatnik, Edward (CFPB) <Edward.Blatnik@cfpb.gov>
Subject: RE: Payday Litigation Stayed

(b)(5); (b)(7)(A); (b)(7)(E)

Confidentiality Notice: If you received this email by mistake, you should notify the sender of the mistake and delete the e-mail and any attachments. An inadvertent disclosure is not intended to waive any privileges.

From: Bressler, Steven (CFPB)
Sent: Friday, June 22, 2018 9:22 PM
To: Blankenstein, Eric (CFPB); Silberman, David (CFPB); Pahl, Tom (CFPB); Coleman, John (CFPB); McLeod, Mary (CFPB); Johnson, Brian (CFPB); Morgan, Hallee (CFPB); Van Meter, Stephen (CFPB)
Cc: Friedl, Kevin (CFPB); Joshi, Nandan (CFPB); Bateman, Kristin (CFPB)
Subject: RE: Payday Litigation Stayed

(b)(5); (b)(7)(A); (b)(7)(E)

(b)(5);
(b)(7)(A);
(b)(7)(E)

Confidentiality Notice: If you received this email by mistake, you should notify the sender of the mistake and delete the e-mail and any attachments. An inadvertent disclosure is not intended to waive any privileges.

From: Bressler, Steven (CFPB)
Sent: Wednesday, June 20, 2018 5:26 PM
To: Blankenstein, Eric (CFPB); Silberman, David (CFPB); Pahl, Tom (CFPB); Coleman, John (CFPB); McLeod, Mary (CFPB); Johnson, Brian (CFPB); Morgan, Hallee (CFPB); Van Meter, Stephen (CFPB)
Cc: Friedl, Kevin (CFPB); Joshi, Nandan (CFPB); Bateman, Kristin (CFPB)
Subject: RE: Payday Litigation Stayed

(b)(5); (b)(7)(A); (b)(7)(E)

Confidentiality Notice: If you received this email by mistake, you should notify the sender of the mistake and delete the e-mail and any attachments. An inadvertent disclosure is not intended to waive any privileges.

From: Bressler, Steven (CFPB)
Sent: Tuesday, June 19, 2018 5:37 PM
To: Blankenstein, Eric (CFPB); Silberman, David (CFPB); Pahl, Tom (CFPB); Coleman, John (CFPB); McLeod, Mary (CFPB); Johnson, Brian (CFPB); Morgan, Hallee (CFPB); Van Meter, Stephen (CFPB)
Cc: Friedl, Kevin (CFPB); Joshi, Nandan (CFPB); Bateman, Kristin (CFPB)
Subject: RE: Payday Litigation Stayed

(b)(5)

(b)(5); (b)(7)(A); (b)(7)(E)

Thanks again,

Steve

Confidentiality Notice: If you received this email by mistake, you should notify the sender of the mistake and delete the e-mail and any attachments. An inadvertent disclosure is not intended to waive any privileges.

From: Blankenstein, Eric (CFPB)

Sent: Tuesday, June 19, 2018 12:05 PM

To: Silberman, David (CFPB); Bressler, Steven (CFPB); Pahl, Tom (CFPB); Coleman, John (CFPB);

McLeod, Mary (CFPB); Johnson, Brian (CFPB); Morgan, Hallee (CFPB); Van Meter, Stephen (CFPB)

Cc: Friedl, Kevin (CFPB); Joshi, Nandan (CFPB); Bateman, Kristin (CFPB)

Subject: RE: Payday Litigation Stayed

(b)(5); (b)(7)(A); (b)(7)(E)

Thanks,

Eric

From: Silberman, David (CFPB)

Sent: Tuesday, June 19, 2018 8:58 AM

To: Bressler, Steven (CFPB) <Steven.Bressler@cfpb.gov>; Blankenstein, Eric (CFPB) <Eric.

Blankenstein@cfpb.gov>; Pahl, Tom (CFPB) <Thomas.Pahl@cfpb.gov>; Coleman, John (CFPB) <John.

.Coleman@cfpb.gov>; McLeod, Mary (CFPB) <Mary.McLeod@cfpb.gov>; Johnson, Brian (CFPB)

<Brian.Johnson2@cfpb.gov>; Morgan, Hallee (CFPB) <Hallee.Morgan@cfpb.gov>; Van Meter,

Stephen (CFPB) <Stephen.VanMeter@cfpb.gov>

Cc: Friedl, Kevin (CFPB) <Kevin.Friedl@cfpb.gov>; Joshi, Nandan (CFPB) <Nandan.Joshi@cfpb.gov>;

Bateman, Kristin (CFPB) <Kristin.Bateman@cfpb.gov>

Subject: RE: Payday Litigation Stayed

(b)(5); (b)(7)(A); (b)(7)(E)

From: Bressler, Steven (CFPB)
Sent: Friday, June 15, 2018 5:15 PM
To: Blankenstein, Eric (CFPB); Pahl, Tom (CFPB); Coleman, John (CFPB); McLeod, Mary (CFPB); Johnson, Brian (CFPB); Morgan, Hallee (CFPB); Silberman, David (CFPB); Van Meter, Stephen (CFPB)
Cc: Friedl, Kevin (CFPB); Joshi, Nandan (CFPB); Bateman, Kristin (CFPB)
Subject: RE: Payday Litigation Stayed

(b)(5), (b)(7)(A); (b)(7)(E)

Confidentiality Notice: If you received this email by mistake, you should notify the sender of the mistake and delete the e-mail and any attachments. An inadvertent disclosure is not intended to waive any

privileges.

From: Bressler, Steven (CFPB)
Sent: Wednesday, June 13, 2018 2:17 PM
To: Blankenstein, Eric (CFPB); Pahl, Tom (CFPB); Coleman, John (CFPB); McLeod, Mary (CFPB); Johnson, Brian (CFPB); Morgan, Hallee (CFPB); Silberman, David (CFPB); Van Meter, Stephen (CFPB)
Cc: Friedl, Kevin (CFPB); Joshi, Nandan (CFPB); Bateman, Kristin (CFPB)
Subject: RE: Payday Litigation Stayed

(b)(5); (b)(7)(A); (b)(7)(E)

Confidentiality Notice: If you received this email by mistake, you should notify the sender of the mistake and delete the e-mail and any attachments. An inadvertent disclosure is not intended to waive any privileges.

From: Bressler, Steven (CFPB)
Sent: Tuesday, June 12, 2018 4:53 PM
To: Blankenstein, Eric (CFPB); Pahl, Tom (CFPB); Coleman, John (CFPB); McLeod, Mary (CFPB); Johnson, Brian (CFPB); Morgan, Hallee (CFPB); Silberman, David (CFPB); Van Meter, Stephen (CFPB)
Cc: Friedl, Kevin (CFPB); Joshi, Nandan (CFPB); Bateman, Kristin (CFPB)
Subject: Payday Litigation Stayed

All,

(b)(5); (b)(7)(A); (b)(7)(E)

(b)(5); (b)(7)(A); (b)(7)(E)

Best,

Steve

Steven Y. Bressler

Assistant General Counsel for Litigation & Oversight | Legal Division

Office: (202) 435-7248 | [b](6)

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consumerfinance.gov

Confidentiality Notice: If you received this email by mistake, you should notify the sender of the mistake and delete the e-mail and any attachments. An inadvertent disclosure is not intended to waive any privileges.

From: Blankenstein, Eric (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=blankenstein, eric0fe>
To: Samburg, Mark (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=mark.samburg>
Cc: Latell, Catherine (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=latell, catherine147>
Bcc:
Subject: RE: Draft Letter to Congressman Luetkemeyer on Use of Supervisory Guidance
Date: Sat Sep 29 2018 11:14:10 EDT
Attachments:

(b)(5)

Thanks,

Eric

From: Samburg, Mark (CFPB)
Sent: Friday, September 28, 2018 2:17 PM
To: D'Angelo, Chris (CFPB) <Christopher.DAngelo@cfpb.gov>; Blankenstein, Eric (CFPB) <Eric.Blankenstein@cfpb.gov>
Cc: Latell, Catherine (CFPB) <Catherine.Latell@cfpb.gov>
Subject: FW: Draft Letter to Congressman Luetkemeyer on Use of Supervisory Guidance

Hi Eric and Chris,

(b)(5)

Thanks,

Mark

Mark B. Samburg

Counsel to the SEFL Associate Director | SEFL Front Office

(b)(6)

Office: (202) 435-9710 | Mobile: (

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Confidentiality Notice: If you received this email by mistake, you should notify the sender of the mistake and delete the e-mail and any attachments. An inadvertent disclosure is not intended to waive any privileges.

From: Latell, Catherine (CFPB)
Sent: Friday, September 28, 2018 1:42 PM
To: Young, Christopher (CFPB); D'Angelo, Chris (CFPB); Twohig, Peggy (CFPB); Sanford, Paul (CFPB); Siwy, Timothy (CFPB); Huggins, Cassandra (CFPB); Samburg, Mark (CFPB)
Cc: Lepham, Nicholas (CFPB); Grisdale, Jamie (CFPB)
Subject: RE: Draft Letter to Congressman Luetkemeyer on Use of Supervisory Guidance

(b)(5)

From: Young, Christopher (CFPB)
Sent: Friday, September 28, 2018 1:41 PM
To: D'Angelo, Chris (CFPB) <Christopher.DAngelo@cfpb.gov>; Twohig, Peggy (CFPB) <Peggy.Twohig@cfpb.gov>; Sanford, Paul (CFPB) <Paul.Sanford@cfpb.gov>; Siwy, Timothy (CFPB) <Timothy.Siwy@cfpb.gov>; Huggins, Cassandra (CFPB) <Cassandra.Huggins@cfpb.gov>; Latell, Catherine (CFPB) <Catherine.Latell@cfpb.gov>
Cc: Lepham, Nicholas (CFPB) <Nicholas.Lepham@cfpb.gov>; Grisdale, Jamie (CFPB) <KyungJin.Grisdale@cfpb.gov>
Subject: RE: Draft Letter to Congressman Luetkemeyer on Use of Supervisory Guidance

(b)(5)

Christopher J Young

Deputy Assistant Director for Supervision Policy

Office: (202) 435-7408 | Mobile: (b)(6)

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Confidentiality Notice: If you received this email by mistake, you should notify the sender of the mistake and delete the email and any attachments. An inadvertent disclosure is not intended to waive any privileges.

From: Young, Christopher (CFPB)
Sent: Friday, September 28, 2018 10:39 AM
To: D'Angelo, Chris (CFPB) <Christopher.DAngelo@cfpb.gov>; Twohig, Peggy (CFPB) <Peggy.Twohig@cfpb.gov>; Sanford, Paul (CFPB) <Paul.Sanford@cfpb.gov>; Tim Siwy (Timothy.Siwy@cfpb.gov) <Timothy.Siwy@cfpb.gov>; Huggins, Cassandra (CFPB) <Cassandra.Huggins@cfpb.gov>
Cc: Latell, Catherine (CFPB) <Catherine.Latell@cfpb.gov>
Subject: FW: Draft Letter to Congressman Luetkemeyer on Use of Supervisory Guidance

All:

(b)(5)

(b)(5)

--Chris

Christopher J Young

Deputy Assistant Director for Supervision Policy

Office: (202) 435-7408 | Mobile: (b)(6)

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Confidentiality Notice: If you received this email by mistake, you should notify the sender of the mistake and delete the email and any attachments. An inadvertent disclosure is not intended to waive any privileges.

From: Twohig, Peggy (CFPB)
Sent: Thursday, September 27, 2018 5:08 PM
To: Young, Christopher (CFPB) <Christopher.Young@cfpb.gov>
Subject: Fwd: Draft Letter to Congressman Luetkemeyer on Use of Supervisory Guidance

From: Latell, Catherine (CFPB) <Catherine.Latell@cfpb.gov>
Date: September 27, 2018 at 3:30:09 PM EDT
To: Blankenstein, Eric (CFPB) <Eric.Blankenstein@cfpb.gov>, D'Angelo, Chris (CFPB) <Christopher.DAngelo@cfpb.gov>, Ficklin, Patrice (CFPB) <Patrice.Ficklin@cfpb.gov>, Twohig, Peggy (CFPB) <Peggy.Twohig@cfpb.gov>, Huggins, Cassandra (CFPB) <Cassandra.Huggins@cfpb.gov>, Bleicken, David (CFPB) <David.Bleicken@cfpb.gov>, Samburg, Mark (CFPB) <Mark.Samburg@cfpb.gov>, Lepham, Nicholas (CFPB) <Nicholas.Lepham@cfpb.gov>, Grisdale, Jamie (CFPB) <KyungJin.Grisdale@cfpb.gov>, Miller, Shavon (CFPB) <Shavon.Miller@cfpb.gov>, Reardon, Colin (CFPB) <Colin.Reardon@cfpb.gov>
Cc: CFPB_SEFL_Clearance <CFPB_SEFL_Clearance@cfpb.gov>
Subject: Draft Letter to Congressman Luetkemeyer on Use of Supervisory Guidance

(b)(5)

Thanks,

Catherine

Catherine Latell

Detailer | SEFL Front Office

Office: (202) 435-9744 | Mobile

(b)(6)

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Confidentiality Notice: If you received this email by mistake, you should notify the sender of the mistake and delete the e-mail and any attachments. An inadvertent disclosure is not intended to waive any privileges.

From: Sanford, Paul (CFPB)
Sent: Friday, August 31, 2018 9:18 AM
To: Ficklin, Patrice (CFPB) <Patrice.Ficklin@cfpb.gov>; Latell, Catherine (CFPB) <Catherine.Latell@cfpb.gov>; Twohig, Peggy (CFPB) <Peggy.Twohig@cfpb.gov>
Cc: CFPB_SEFL_Clearance <CFPB_SEFL_Clearance@cfpb.gov>; Huggins, Cassandra (CFPB) <Cassandra.Huggins@cfpb.gov>; Bleicken, David (CFPB) <David.Bleicken@cfpb.gov>; Samburg, Mark (CFPB) <Mark.Samburg@cfpb.gov>; Lepham, Nicholas (CFPB) <Nicholas.Lepham@cfpb.gov>; Grisdale, Jamie (CFPB) <KyungJin.Grisdale@cfpb.gov>; Miller, Shavon (CFPB) <Shavon.Miller@cfpb.gov>
Subject: RE: Pre-Clearance Review Request: Draft Letter to Congressman Luetkemeyer on Use of Supervisory Guidance

(b)(5)

From: Ficklin, Patrice (CFPB)
Sent: Friday, August 31, 2018 9:01 AM
To: Latell, Catherine (CFPB) <Catherine.Latell@cfpb.gov>; Sanford, Paul (CFPB) <Paul.Sanford@cfpb.gov>; Twohig, Peggy (CFPB) <Peggy.Twohig@cfpb.gov>
Cc: CFPB_SEFL_Clearance <CFPB_SEFL_Clearance@cfpb.gov>; Huggins, Cassandra (CFPB) <Cassandra.Huggins@cfpb.gov>; Bleicken, David (CFPB) <David.Bleicken@cfpb.gov>; Samburg, Mark (CFPB) <Mark.Samburg@cfpb.gov>; Lepham, Nicholas (CFPB) <Nicholas.Lepham@cfpb.gov>; Grisdale, Jamie (CFPB) <KyungJin.Grisdale@cfpb.gov>; Miller, Shavon (CFPB) <Shavon.Miller@cfpb.gov>
Subject: RE: Pre-Clearance Review Request: Draft Letter to Congressman Luetkemeyer on Use of Supervisory Guidance

(b)(5)

From: Latell, Catherine (CFPB)
Sent: Wednesday, August 29, 2018 2:22 PM
To: Sanford, Paul (CFPB) <Paul.Sanford@cfpb.gov>; Twohig, Peggy (CFPB) <Peggy.Twohig@cfpb.gov>; Ficklin, Patrice (CFPB) <Patrice.Ficklin@cfpb.gov>
Cc: CFPB_SEFL_Clearance <CFPB_SEFL_Clearance@cfpb.gov>; Huggins, Cassandra (CFPB) <Cassandra.Huggins@cfpb.gov>; Bleicken, David (CFPB) <David.Bleicken@cfpb.gov>; Samburg, Mark (CFPB) <Mark.Samburg@cfpb.gov>; Lepham, Nicholas (CFPB) <Nicholas.Lepham@cfpb.gov>; Grisdale, Jamie (CFPB) <KyungJin.Grisdale@cfpb.gov>; Miller, Shavon (CFPB) <Shavon.Miller@cfpb.gov>
Subject: Pre-Clearance Review Request: Draft Letter to Congressman Luetkemeyer on Use of Supervisory Guidance

(b)(5)

Thanks,

Catherine

Catherine Latell

Detailer | SEFL Front Office

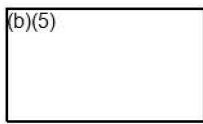
Office: (202) 435-9744 | Mobile: (b)(6)

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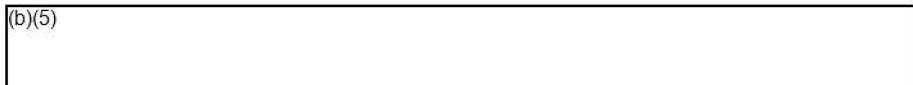
From: Blankenstein, Eric (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=blankenstein, eric0fe>
To: Donoghue, Kristen (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=kristen.donoghue>
Cc:
Bcc:
Subject: RE: SER
Date: Sat Sep 29 2018 11:49:35 EDT
Attachments:

(b)(5)



From: Donoghue, Kristen (CFPB)
Sent: Saturday, September 29, 2018 11:45 AM
To: Blankenstein, Eric (CFPB) <Eric.Blankenstein@cfpb.gov>
Subject: Re: SER

(b)(5)



From: Blankenstein, Eric (CFPB) <Eric.Blankenstein@cfpb.gov>
Date: September 29, 2018 at 11:04:51 AM EDT
To: Donoghue, Kristen (CFPB) <Kristen.Donoghue@cfpb.gov>
Subject: SER

(b)(5)



Thanks,

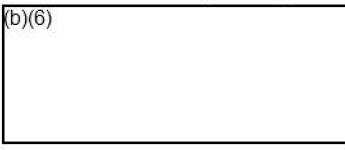
Eric

Eric Blankenstein
Policy Director
Supervision, Enforcement, and Fair Lending

Eric.Blankenstein@cfpb.gov

202-435-5155 (office)

(b)(6)



From: Blankenstein, Eric (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=blankenstein, eric0fe>
To: Donoghue, Kristen (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=kristen.donoghue>
Cc:
Bcc:
Subject: RE: SER Staffing
Date: Sat Sep 29 2018 12:30:47 EDT
Attachments:

Ah. Thanks.

From: Donoghue, Kristen (CFPB)
Sent: Saturday, September 29, 2018 12:28 PM
To: Blankenstein, Eric (CFPB) <Eric.Blankenstein@cfpb.gov>
Subject: RE: SER Staffing

(b)(5)

From: Blankenstein, Eric (CFPB) <Eric.Blankenstein@cfpb.gov>
Date: September 29, 2018 at 11:56:11 AM EDT
To: Donoghue, Kristen (CFPB) <Kristen.Donoghue@cfpb.gov>
Subject: RE: SER Staffing

(b)(5)

From: Donoghue, Kristen (CFPB)
Sent: Saturday, September 29, 2018 11:49 AM
To: Blankenstein, Eric (CFPB) <Eric.Blankenstein@cfpb.gov>; Fulton, Kate (CFPB) <Katherine.Fulton@cfpb.gov>
Cc: D'Angelo, Chris (CFPB) <Christopher.DAngelo@cfpb.gov>; Bleicken, David (CFPB) <David.Bleicken@cfpb.gov>; Petersen, Cara (CFPB) <Cara.Petersen@cfpb.gov>; Williams, Monique (CFPB) <Monique.Williams@cfpb.gov>
Subject: Re: SER Staffing

+ Monique.

From: Donoghue, Kristen (CFPB) <Kristen.Donoghue@cfpb.gov>
Date: September 29, 2018 at 11:48:11 AM EDT
To: Blankenstein, Eric (CFPB) <Eric.Blankenstein@cfpb.gov>, Fulton, Kate (CFPB) <Katherine.Fulton@cfpb.gov>
Cc: D'Angelo, Chris (CFPB) <Christopher.DAngelo@cfpb.gov>, Bleicken, David (CFPB) <David.Bleicken@cfpb.gov>, Petersen, Cara (CFPB) <Cara.Petersen@cfpb.gov>
Subject: Fwd: SER Staffing

(b)(5)

Thanks - Kristen

From: Williams, Monique (CFPB) <Monique.Williams@cfpb.gov>
Date: September 28, 2018 at 9:04:00 AM EDT
To: Donoghue, Kristen (CFPB) <Kristen.Donoghue@cfpb.gov>
Subject: SER Staffing

Kristen,

(b)(5)

NY and Mid-West – 5 attorneys and 1 paralegal

SE and West- 7 attorneys and 1 paralegal

Here is a breakout of our ENF staff in the regional offices:

#

Southeast

West

Mid-West

Northeast

1

Maria Ardike

(paralegal)

Darcie Polzien

(paralegal)

Karl Gustafson (paralegal)

Roshonda Gonsalves (paralegal)

2

Lawrence Brown

Leanne Hartmann

Kristina Betts

Barry Reiferson

3

Stephanie Duff-O'Byran

Christina Coll

David Hendricks

Don Gordon

4

Ben Konop

Jim Meade

Carmen Christopher

Jade Burns

5

Hai Binh Nguyen

Max Peltz

Navid Vazire

(St. Louis)

Zach Mason

6

Meghan Sherman

Lane Powell

Mary Olson

Stefanie Goldblatt

7

Patty Hensler

Alanna Carbis

8

Owen Martikan (Assistant Litigation Deputy)

(b)(5)



Thanks,

Monique

From: Blankenstein, Eric (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=blankenstein, eric0fe>
To: Twohig, Peggy (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=peggy.twohig>
Cc:
Bcc:
Subject: RE:
Date: Sat Sep 29 2018 17:01:40 EDT
Attachments:

(b)(5)

Thanks,

Eric

From: Twohig, Peggy (CFPB)
Sent: Friday, September 28, 2018 4:18 PM
To: Blankenstein, Eric (CFPB) <Eric.Blankenstein@cfpb.gov>; D'Angelo, Chris (CFPB) <Christopher.DAngelo@cfpb.gov>; Sanford, Paul (CFPB) <Paul.Sanford@cfpb.gov>; Donoghue, Kristen (CFPB) <Kristen.Donoghue@cfpb.gov>
Subject: RE:

Eric,

(b)(5)

(b)(5)

Peggy

From: Blankenstein, Eric (CFPB)
Sent: Friday, September 28, 2018 1:43 PM
To: D'Angelo, Chris (CFPB) <Christopher.DAngelo@cfpb.gov>; Twohig, Peggy (CFPB) <Peggy.Twohig@cfpb.gov>; Sanford, Paul (CFPB) <Paul.Sanford@cfpb.gov>; Donoghue, Kristen (CFPB) <Kristen.Donoghue@cfpb.gov>
Subject:

(b)(5)

(b)(5)

Eric Blankenstein

Policy Director

Supervision, Enforcement, and Fair Lending

Eric.Brankenstein@cfpb.gov

202-435-5155 (office)

(b)(6)



From: Blankenstein, Eric (CFPB) </o=cfpbexc/ou=exchange administrative group (fydibohf23spdlt)/cn=recipients/cn=blankenstein, eric0fe>
To: Petersen, Cara (CFPB) </o=cfpbexc/ou=exchange administrative group (fydibohf23spdlt)/cn=recipients/cn=cara.petersen>; Donoghue, Kristen (CFPB) </o=cfpbexc/ou=exchange administrative group (fydibohf23spdlt)/cn=recipients/cn=kristen.donoghue>
Cc: Latell, Catherine (CFPB) </o=cfpbexc/ou=exchange administrative group (fydibohf23spdlt)/cn=recipients/cn=latell, catherine147>; CFPB_SEFL_Book </o=cfpbexc/ou=exchange administrative group (fydibohf23spdlt)/cn=recipients/cn=cfpb_sefl_book4c8>; Bleicken, David (CFPB) </o=cfpbexc/ou=exchange administrative group (fydibohf23spdlt)/cn=recipients/cn=david.bleicken>; Reardon, Colin (CFPB) </o=cfpbexc/ou=exchange administrative group (fydibohf23spdlt)/cn=recipients/cn=reardon, colin58b>; Wells, John (CFPB) </o=cfpbexc/ou=exchange administrative group (fydibohf23spdlt)/cn=recipients/cn=john.wells>; Dennis, Jenelle (CFPB) </o=cfpbexc/ou=exchange administrative group (fydibohf23spdlt)/cn=recipients/cn=jenelle.dennis>; Dasgupta, Richa (CFPB) </o=cfpbexc/ou=exchange administrative group (fydibohf23spdlt)/cn=recipients/cn=richa.dasgupta>
Bcc:
Subject: RE: 2 - Enova Rec Memo re Settling Outside Parameters / Consent Order
Date: Sat Sep 29 2018 17:10:16 EDT
Attachments:

Two follow-up questions on this:

(b)(5); (b)(7)(A); (b)(7)(E)

Thanks,

Eric

From: Petersen, Cara (CFPB)
Sent: Wednesday, September 26, 2018 1:58 PM
To: Blankenstein, Eric (CFPB) <Eric.Blankenstein@cfpb.gov>; Donoghue, Kristen (CFPB) <Kristen.Donoghue@cfpb.gov>
Cc: Latell, Catherine (CFPB) <Catherine.Latell@cfpb.gov>; CFPB_SEFL_Book <CFPB_SEFL_Book@cfpb.gov>; D'Angelo, Chris (CFPB) <Christopher.DAngelo@cfpb.gov>; Bleicken,

David (CFPB) <David.Bleicken@cfpb.gov>; Reardon, Colin (CFPB) <Colin.Reardon@cfpb.gov>; Wells, John (CFPB) <John.Wells@cfpb.gov>; Dennis, Jenelle (CFPB) <Jenelle.Dennis@cfpb.gov>; Dasgupta, Richa (CFPB) <Richa.Dasgupta@cfpb.gov>
Subject: RE: 2 - Enova Rec Memo re Settling Outside Parameters / Consent Order

(b)(5); (b)(7)(A); (b)(7)(E)

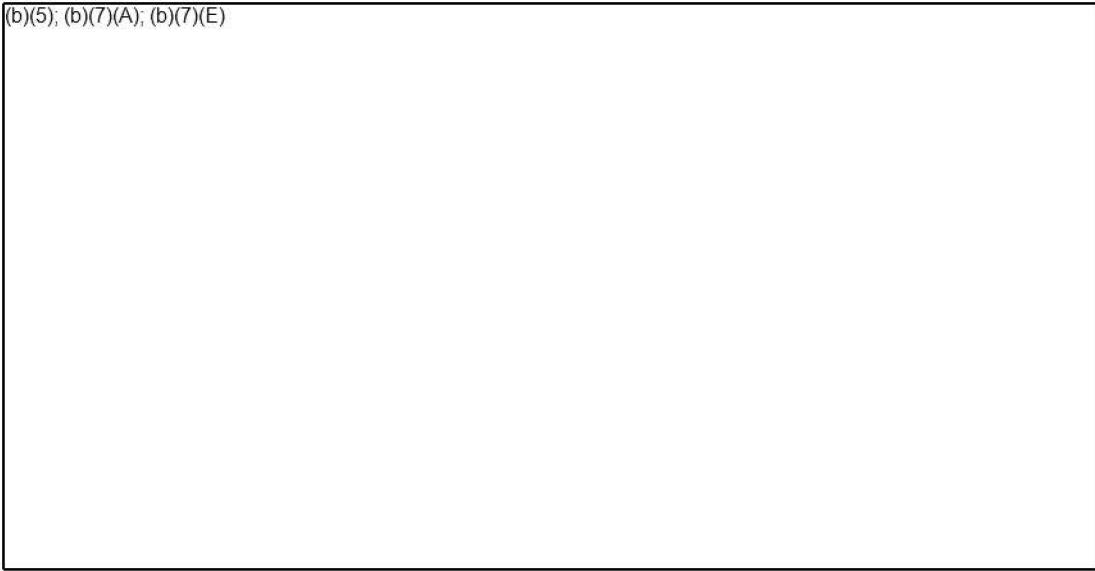
From: Blankenstein, Eric (CFPB)
Sent: Wednesday, September 26, 2018 9:22 AM
To: Donoghue, Kristen (CFPB) <Kristen.Donoghue@cfpb.gov>; Petersen, Cara (CFPB) <Cara.Petersen@cfpb.gov>
Cc: Latell, Catherine (CFPB) <Catherine.Latell@cfpb.gov>; CFPB_SEFL_Book <CFPB_SEFL_Book@cfpb.gov>; D'Angelo, Chris (CFPB) <Christopher.DAngelo@cfpb.gov>; Bleicken, David (CFPB) <David.Bleicken@cfpb.gov>; Reardon, Colin (CFPB) <Colin.Reardon@cfpb.gov>
Subject: RE: 2 - Enova Rec Memo re Settling Outside Parameters / Consent Order

(b)(5); (b)(7)(A); (b)(7)(E)

From: Latell, Catherine (CFPB)

Sent: Thursday, September 20, 2018 6:07 PM
To: CFPB_SEFL_Book <CFPB_SEFL_Book@cfpb.gov>
Subject: 2 - Enova Rec Memo re Settling Outside Parameters / Consent Order

(b)(5); (b)(7)(A); (b)(7)(E)



From: Blankenstein, Eric (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=blankenstein, eric0fe>
To: Johnson, Brian (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=johnson, brian843>; Sutton,
Kirsten (CFPB) </o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=mork, kirsten7c6>;
Czwartacki, John (CFPB) </o=cfpbexc/ou=exchange administrative
group (fydibohf23spdlt)/cn=recipients/cn=czwartacki, john201>
Cc:
Bcc:
Subject: Fwd: My thoughts
Date: Fri Sep 28 2018 13:47:19 EDT
Attachments:

From: Blankenstein, Eric (CFPB) <Eric.Blankenstein@cfpb.gov>
Date: September 28, 2018 at 1:41:00 PM EDT
To: Ficklin, Patrice (CFPB) <Patrice.Ficklin@cfpb.gov>
Subject: RE: My thoughts

I also would appreciate the opportunity to discuss these issues with you before you send this email. Our relationship so far has been nothing but cordial and respectful, and I would hope that you would afford me the opportunity to discuss your concerns directly before you share them with the entire office.

Thanks,

Eric

From: Ficklin, Patrice (CFPB)
Sent: Friday, September 28, 2018 1:32 PM
To: Blankenstein, Eric (CFPB) <Eric.Blankenstein@cfpb.gov>; D'Angelo, Chris (CFPB) <Christopher.DAngelo@cfpb.gov>
Subject: My thoughts
Importance: High

Eric and Chris – I plan to send the following email to SEFL all-hands at 2pm. Thx -- Patrice

Fellow Colleagues:

Those of you who know me know that I regularly seek wisdom to guide my words and actions. And, you know that I often turn to the scholarship of Martin Luther King, Jr. to help me express my thoughts as an executive leader.

Today I was struck by the relevance of the following quote by Dr. King:

"Nothing in the world is more dangerous than sincere ignorance and conscientious stupidity."

True to the spirit of this quote, I have done my best as the leader of the Bureau's fair lending program to support, teach and advise our leadership as we work together to protect consumers from lending discrimination and expand access to good credit.

What I know is this: when Eric Blankenstein asked me to make a statement in support of him to the Washington Post, I dropped everything I was doing while on leave to honor his request. Because he asked me to send the statement to him by 12noon if possible, I did not read his blog posts before drafting my quote. Instead, I spoke to my general experience with him during his nine months as our Policy Associate Director.

After the article appeared, I began to read his posts and was struck by how they reminded me of debates we've had with Eric on supervisory and enforcement matters. I firmly believe that Eric, like the rest of us, is entitled to have his own political views, and that in his position he has authority to make the policy decisions for our division. What I find appalling, however, is the tone and framing of those views in his blog posts. The tone and framing are deeply disturbing and offensive to me as a woman, African American, advocate for LGBTQ rights, and human being. They are far from civil discourse, and I am disappointed that Eric has not expressed regret about the tone and framing of his remarks made 14 years ago. I also am deeply disappointed that his quote in the Post article included no statement from him expressing support for a vigorous fair lending program.

My experience with Eric has involved give and take as we have taught him about fair lending jurisprudence and statistical methods. And while he has been collegial, thoughtful and meticulous, I have had experiences that have raised concerns that are now quite alarming in light of the content of his blog posts—experiences that call into question Eric's ability and intent to carry out his and the Acting Director's repeated yet unsubstantiated commitment to a continued strong fair lending program under governing legal precedent.

In light of my concerns I am asking the Acting Director to pause the proposed reorganization of the Office of Fair Lending and Equal Opportunity. I no longer have faith that the Bureau's obligation to enforce the fair lending laws will be faithfully discharged in the currently-contemplated reorganized structure.

Patrice Alexander Ficklin, Fair Lending Director

Patrice Alexander Ficklin
Fair Lending Director
Bureau of Consumer Financial Protection

Patrice.Ficklin@cfpb.gov
Tel: 202-435-7205
consumerfinance.gov

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From: Donoghue, Kristen (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=kristen.donoghue>
To: Blankenstein, Eric (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=blankenstein, eric0fe>
Cc: Petersen, Cara (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=cara.petersen>; Rubenstein,
David (CFPB) </o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=david.rubenstein>; Kim,
Thomas (CFPB) </o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=thomas.kim>
Bcc:
Subject: RE: Emailing - Order re Response to Bagga Late MSJ Filing 09.28.18.pdf
Date: Sat Sep 29 2018 17:03:44 EDT
Attachments:

(b)(5); (b)(7)(A); (b)(7)(E)

Kristen Donoghue
Enforcement Director
Consumer Financial Protection Bureau
Kristen.Donoghue@cfpb.gov
202 435 7104
consumerfinance.gov

Confidentiality Notice: If you received this email by mistake, you should notify the sender of the mistake and delete the email and any attachments. An inadvertent disclosure is not intended to waive any privileges.

From: Blankenstein, Eric (CFPB)
Sent: Saturday, September 29, 2018 5:02 PM
To: Donoghue, Kristen (CFPB)
Cc: Petersen, Cara (CFPB)
Subject: RE: Emailing - Order re Response to Bagga Late MSJ Filing 09.28.18.pdf

(b)(5); (b)(7)(A); (b)(7)(E)

Thanks,

Eric

From: Donoghue, Kristen (CFPB)
Sent: Saturday, September 29, 2018 2:40 PM
To: Blankenstein, Eric (CFPB) <Eric.Blankenstein@cfpb.gov>; D'Angelo, Chris (CFPB) <Christopher.DAngelo@cfpb.gov>
Cc: Petersen, Cara (CFPB) <Cara.Petersen@cfpb.gov>
Subject: FW: Emailing - Order re Response to Bagga Late MSJ Filing 09.28.18.pdf

FYI below.

Kristen Donoghue
Enforcement Director
Consumer Financial Protection Bureau
Kristen.Donoghue@cfpb.gov
202 435 7104
consumerfinance.gov

Confidentiality Notice: If you received this email by mistake, you should notify the sender of the mistake and delete the email and any attachments. An inadvertent disclosure is not intended to waive any privileges.

From: Rubenstein, David (CFPB)
Sent: Saturday, September 29, 2018 9:55 AM
To: _DL_CFPB_ENF_FO_Lit
Subject: FW: Emailing - Order re Response to Bagga Late MSJ Filing 09.28.18.pdf

FYI

From: Warren, Mary (CFPB)
Sent: Friday, September 28, 2018 2:19 PM
To: Rubenstein, David (CFPB); Kim, Thomas (CFPB)
Cc: Thompson, John (CFPB); Coleman, Rebecca (CFPB); McOwen, Molly (CFPB); Black, Lauren (CFPB)
Subject: Emailing - Order re Response to Bagga Late MSJ Filing 09.28.18.pdf

(b)(5); (b)(7)(A); (b)(7)(E)

Mary

From: Muniz, Carlos <carlos.muniz@ed.gov>
To: Blankenstein, Eric (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=blankenstein, eric0fe>
Cc:
Bcc:
Subject: RE: Call?
Date: Fri Sep 28 2018 10:16:55 EDT
Attachments:

Yes, will do—hope all's well.

From: Blankenstein, Eric (CFPB) [mailto:Eric.Blankenstein@cfpb.gov]
Sent: Friday, September 28, 2018 8:00 AM
To: Muniz, Carlos
Subject: Call?

Carlos –

I left a message for you last week but it might have got lost in the shuffle. Would you mind giving me a call today at either of the numbers below?

Thanks,

Eric

Eric Blankenstein

Policy Director

Supervision, Enforcement, and Fair Lending

Eric.Blankenstein@cfpb.gov

202-435-5155 (office)

(b)(6)

From: Blankenstein, Eric (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=blankenstein, eric0fe>
To: D'Angelo, Chris (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=chris.dangelo>
Cc:
Bcc:
Subject: FW: Response Requested: Request for a POC for (b)(5)
Date: Fri Sep 28 2018 11:40:27 EDT
Attachments:

(b)(5)

From: Dickenson, Denise (CFPB)
Sent: Friday, September 28, 2018 11:40 AM
To: Blankenstein, Eric (CFPB) <Eric.Blankenstein@cfpb.gov>; D'Angelo, Chris (CFPB) <Christopher.DAngelo@cfpb.gov>; McLeod, Mary (CFPB) <Mary.McLeod@cfpb.gov>; Pahl, Tom (CFPB) <Thomas.Pahl@cfpb.gov>; Silberman, David (CFPB) <David.Silberman@cfpb.gov>; Welcher, Anthony (CFPB) <Anthony.Welcher@cfpb.gov>; Martinez, Zixta (CFPB) <Zixta.Martinez@cfpb.gov>; Greenwood, Sheila (CFPB) <Sheila.Greenwood@cfpb.gov>; Hillebrand, Gail (CFPB) <Gail.Hillebrand@cfpb.gov>; Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>
Cc: Johnson, Brian (CFPB) <Brian.Johnson2@cfpb.gov>; Sutton, Kirsten (CFPB) <Kirsten.Sutton@cfpb.gov>; Fulton, Kate (CFPB) <Katherine.Fulton@cfpb.gov>
Subject: Response Requested: Request for a POC for (b)(5)

(b)(5)

Thanks

Denise

Denise Dickenson

Content Strategist

Office of the Director

Bureau of Consumer Financial Protection

Office: (202) 435-7478 | Mobile: (b)(6)

consumerfinance.gov

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From: Blankenstein, Eric (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=blankenstein, eric0fe>
To: Ficklin, Patrice (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=patrice.ficklin>
Cc:
Bcc:
Subject: RE: My thoughts
Date: Fri Sep 28 2018 13:41:13 EDT
Attachments:

I also would appreciate the opportunity to discuss these issues with you before you send this email. Our relationship so far has been nothing but cordial and respectful, and I would hope that you would afford me the opportunity to discuss your concerns directly before you share them with the entire office.

Thanks,

Eric

From: Ficklin, Patrice (CFPB)
Sent: Friday, September 28, 2018 1:32 PM
To: Blankenstein, Eric (CFPB) <Eric.Blankenstein@cfpb.gov>; D'Angelo, Chris (CFPB) <Christopher.DAngelo@cfpb.gov>
Subject: My thoughts
Importance: High

Eric and Chris – I plan to send the following email to SEFL all-hands at 2pm. Thx -- Patrice

Fellow Colleagues:

Those of you who know me know that I regularly seek wisdom to guide my words and actions. And, you know that I often turn to the scholarship of Martin Luther King, Jr. to help me express my thoughts as an executive leader.

Today I was struck by the relevance of the following quote by Dr. King:

"Nothing in the world is more dangerous than sincere ignorance and conscientious stupidity."

True to the spirit of this quote, I have done my best as the leader of the Bureau's fair lending program to

support, teach and advise our leadership as we work together to protect consumers from lending discrimination and expand access to good credit.

What I know is this: when Eric Blankenstein asked me to make a statement in support of him to the Washington Post, I dropped everything I was doing while on leave to honor his request. Because he asked me to send the statement to him by 12noon if possible, I did not read his blog posts before drafting my quote. Instead, I spoke to my general experience with him during his nine months as our Policy Associate Director.

After the article appeared, I began to read his posts and was struck by how they reminded me of debates we've had with Eric on supervisory and enforcement matters. I firmly believe that Eric, like the rest of us, is entitled to have his own political views, and that in his position he has authority to make the policy decisions for our division. What I find appalling, however, is the tone and framing of those views in his blog posts. The tone and framing are deeply disturbing and offensive to me as a woman, African American, advocate for LGBTQ rights, and human being. They are far from civil discourse, and I am disappointed that Eric has not expressed regret about the tone and framing of his remarks made 14 years ago. I also am deeply disappointed that his quote in the Post article included no statement from him expressing support for a vigorous fair lending program.

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In light of my concerns I am asking the Acting Director to pause the proposed reorganization of the Office of Fair Lending and Equal Opportunity. I no longer have faith that the Bureau's obligation to enforce the fair lending laws will be faithfully discharged in the currently-contemplated reorganized structure.

Patrice Alexander Ficklin, Fair Lending Director

Patrice Alexander Ficklin

Fair Lending Director

Bureau of Consumer Financial Protection

Patrice.Ficklin@cfpb.gov

Tel: 202-435-7205

consumerfinance.gov

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From: Morris, Deborah (CFPB) </o=cfpbexc/ou=exchange administrative group (fydibohf23spdlt)/cn=recipients/cn=deborah.morris>
To: Reardon, Colin (CFPB) </o=cfpbexc/ou=exchange administrative group (fydibohf23spdlt)/cn=recipients/cn=reardon, colin58b>; Blankenstein, Eric (CFPB) </o=cfpbexc/ou=exchange administrative group (fydibohf23spdlt)/cn=recipients/cn=blankenstein, eric0fe>; Petersen, Cara (CFPB) </o=cfpbexc/ou=exchange administrative group (fydibohf23spdlt)/cn=recipients/cn=cara.petersen>; Donoghue, Kristen (CFPB) </o=cfpbexc/ou=exchange administrative group (fydibohf23spdlt)/cn=recipients/cn=kristen.donoghue>; D'Angelo, Chris (CFPB) </o=cfpbexc/ou=exchange administrative group (fydibohf23spdlt)/cn=recipients/cn=chris.dangelo>; Wheeler, Alusheyi (CFPB) </o=cfpbexc/ou=exchange administrative group (fydibohf23spdlt)/cn=recipients/cn=alusheyi.wheeler>; Hahn, Carolyn (CFPB) </o=cfpbexc/ou=exchange administrative group (fydibohf23spdlt)/cn=recipients/cn=carolyn.hahn>; Hopkins, Gabriel (CFPB) </o=cfpbexc/ou=exchange administrative group (fydibohf23spdlt)/cn=recipients/cn=hopkins, gabriela3d>; Schichor, Nina (CFPB) </o=cfpbexc/ou=exchange administrative group (fydibohf23spdlt)/cn=recipients/cn=nina.schichor>

Cc:

Bcc:

Subject: RE: NCSLT submission

Date: Fri Sep 28 2018 12:02:48 EDT

Attachments:

(b)(6); (b)(7)(A); (b)(7)(E)

From: Reardon, Colin (CFPB)
Sent: Friday, September 28, 2018 11:48 AM
To: Blankenstein, Eric (CFPB) <Eric.Blankenstein@cfpb.gov>; Morris, Deborah (CFPB) <Deborah.Morris@cfpb.gov>; Petersen, Cara (CFPB) <Cara.Petersen@cfpb.gov>; Donoghue, Kristen (CFPB) <Kristen.Donoghue@cfpb.gov>; D'Angelo, Chris (CFPB) <Christopher.DAngelo@cfpb.gov>; Wheeler, Alusheyi (CFPB) <Alusheyi.Wheeler@cfpb.gov>; Hahn, Carolyn (CFPB) <Carolyn.Hahn@cfpb.gov>; Hopkins, Gabriel (CFPB) <Gabriel.Hopkins@cfpb.gov>; Schichor, Nina (CFPB) <Nina.Schichor@cfpb.gov>
Subject: RE: NCSLT submission

(b)(5); (b)(7)(A); (b)(7)(E)

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From: Blankenstein, Eric (CFPB)
Sent: Friday, September 28, 2018 11:43 AM
To: Morris, Deborah (CFPB) <Deborah.Morris@cfpb.gov>; Reardon, Colin (CFPB) <Colin.Reardon@cfpb.gov>; Petersen, Cara (CFPB) <Cara.Petersen@cfpb.gov>; Donoghue, Kristen (CFPB) <Kristen.Donoghue@cfpb.gov>; D'Angelo, Chris (CFPB) <Christopher.DAngelo@cfpb.gov>; Wheeler, Alusheyi (CFPB) <Alusheyi.Wheeler@cfpb.gov>; Hahn, Carolyn (CFPB) <Carolyn.Hahn@cfpb.gov>; Hopkins, Gabriel (CFPB) <Gabriel.Hopkins@cfpb.gov>; Schichor, Nina (CFPB) <Nina.Schichor@cfpb.gov>
Subject: RE: NCSLT submission

(b)(5); (b)(7)(A); (b)(7)(E)

Thanks,

Eric

From: Morris, Deborah (CFPB)
Sent: Friday, September 28, 2018 10:13 AM
To: Reardon, Colin (CFPB) <Colin.Reardon@cfpb.gov>; Petersen, Cara (CFPB) <Cara.Petersen@cfpb.gov>; Donoghue, Kristen (CFPB) <Kristen.Donoghue@cfpb.gov>; D'Angelo, Chris (CFPB) <Christopher.DAngelo@cfpb.gov>; Wheeler, Alusheyi (CFPB) <Alusheyi.Wheeler@cfpb.gov>; Hahn, Carolyn (CFPB) <Carolyn.Hahn@cfpb.gov>; Hopkins, Gabriel (CFPB) <Gabriel.Hopkins@cfpb.gov>; Schichor, Nina (CFPB) <Nina.Schichor@cfpb.gov>
Cc: Blankenstein, Eric (CFPB) <Eric.Blankenstein@cfpb.gov>
Subject: RE: NCSLT submission

Colin

(b)(5); (b)(7)(A); (b)(7)(E)

Thanks,

Deb

From: Reardon, Colin (CFPB)
Sent: Thursday, September 27, 2018 2:55 PM
To: Petersen, Cara (CFPB) <Cara.Petersen@cfpb.gov>; Donoghue, Kristen (CFPB) <Kristen.Donoghue@cfpb.gov>; D'Angelo, Chris (CFPB) <Christopher.DAngelo@cfpb.gov>; Morris, Deborah (CFPB) <Deborah.Morris@cfpb.gov>; Wheeler, Alusheyi (CFPB) <Alusheyi.Wheeler@cfpb.gov>; Hahn, Carolyn (CFPB) <Carolyn.Hahn@cfpb.gov>; Hopkins, Gabriel (CFPB) <Gabriel.Hopkins@cfpb.gov>; Schichor, Nina (CFPB) <Nina.Schichor@cfpb.gov>
Cc: Blankenstein, Eric (CFPB) <Eric.Blankenstein@cfpb.gov>
Subject: RE: NCSLT submission

All,

(b)(5); (b)(7)(A); (b)(7)(E)

Thanks,

Colin

Confidentiality Notice: If you received this email by mistake, you should notify the sender of the mistake and delete the e-mail and any attachments. An inadvertent disclosure is not intended to waive any privileges.

From: Petersen, Cara (CFPB)
Sent: Tuesday, September 25, 2018 3:38 PM
To: Blankenstein, Eric (CFPB) <Eric.Blankenstein@cfpb.gov>; Reardon, Colin (CFPB) <Colin.Reardon@cfpb.gov>; Donoghue, Kristen (CFPB) <Kristen.Donoghue@cfpb.gov>; D'Angelo, Chris (CFPB) <Christopher.DAngelo@cfpb.gov>; Morris, Deborah (CFPB) <Deborah.Morris@cfpb.gov>; Wheeler, Alusheyi (CFPB) <Alusheyi.Wheeler@cfpb.gov>; Hahn, Carolyn (CFPB) <Carolyn.Hahn@cfpb.gov>; Hopkins, Gabriel (CFPB) <Gabriel.Hopkins@cfpb.gov>; Schichor, Nina (CFPB) <Nina.Schichor@cfpb.gov>
Subject: NCSLT submission

Hi Eric,

(b)(5); (b)(7)(A); (b)(7)(E)

Thanks,
Cara

From: Czwartacki, John (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=czwartacki, john201>
To: Blankenstein, Eric (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=blankenstein, eric0fe>;
Johnson, Brian (CFPB) </o=cfpbexc/ou=exchange administrative
group (fydibohf23spdlt)/cn=recipients/cn=johnson, brian843>;
Sutton, Kirsten (CFPB) </o=cfpbexc/ou=exchange administrative
group (fydibohf23spdlt)/cn=recipients/cn=mork, kirsten7c6>;
Fulton, Kate (CFPB) </o=cfpbexc/ou=exchange administrative
group (fydibohf23spdlt)/cn=recipients/cn=kate.fulton>
Cc:
Bcc:
Subject: Re: Thoughts?
Date: Fri Sep 28 2018 13:28:46 EDT
Attachments:

(b)(5)

From: Blankenstein, Eric (CFPB) <Eric.Blankenstein@cfpb.gov>
Date: September 28, 2018 at 12:46:30 PM EDT
To: Johnson, Brian (CFPB) <Brian.Johnson2@cfpb.gov>, Sutton, Kirsten (CFPB) <Kirsten.
Sutton@cfpb.gov>, Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>, Fulton, Kate (CFPB)
<Katherine.Fulton@cfpb.gov>
Subject: Thoughts?

(b)(5)

Policy Director

Supervision, Enforcement, and Fair Lending

Eric.Blankenstein@cfpb.gov

202-435-5155 (office)

(b)(6)



From: Blankenstein, Eric (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=blankenstein, eric0fe>
To: Latell, Catherine (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=latell, catherine147>;
D'Angelo, Chris (CFPB) </o=cfpbexc/ou=exchange administrative
group (fydibohf23spdlt)/cn=recipients/cn=chris.dangelo>; Brown,
Allison (CFPB) </o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=allison.brown>; O'Malley,
Gabriel (CFPB) </o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=gabriel.omalley10064603>
Cc: Samburg, Mark (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=mark.samburg>;
CFPB_SEFL_Clearance </o=cfpbexc/ou=exchange administrative
group
(fydibohf23spdlt)/cn=recipients/cn=cfpb_sefl_clearanceaae>
Bcc:
Subject: RE: SEFL PRE-PRECLEARANCE REVIEW: LTR to Rep. Crist on auto lending
Date: Fri Sep 28 2018 08:14:00 EDT
Attachments: 2018.09.27 LTR to Crist_auto lending allegations_pre-preclearance vEGB.docx

(b)(5)

Thanks,

Eric

From: Latell, Catherine (CFPB)
Sent: Thursday, September 27, 2018 5:32 PM
To: Blankenstein, Eric (CFPB) <Eric.Blankenstein@cfpb.gov>; D'Angelo, Chris (CFPB) <Christopher.
DAngelo@cfpb.gov>; Brown, Allison (CFPB) <Allison.Brown@cfpb.gov>; O'Malley, Gabriel (CFPB)
<Richard.OMalley@cfpb.gov>
Cc: Samburg, Mark (CFPB) <Mark.Samburg@cfpb.gov>; CFPB_SEFL_Clearance
<CFPB_SEFL_Clearance@cfpb.gov>
Subject: FW: SEFL PRE-PRECLEARANCE REVIEW: LTR to Rep. Crist on auto lending

(b)(5)

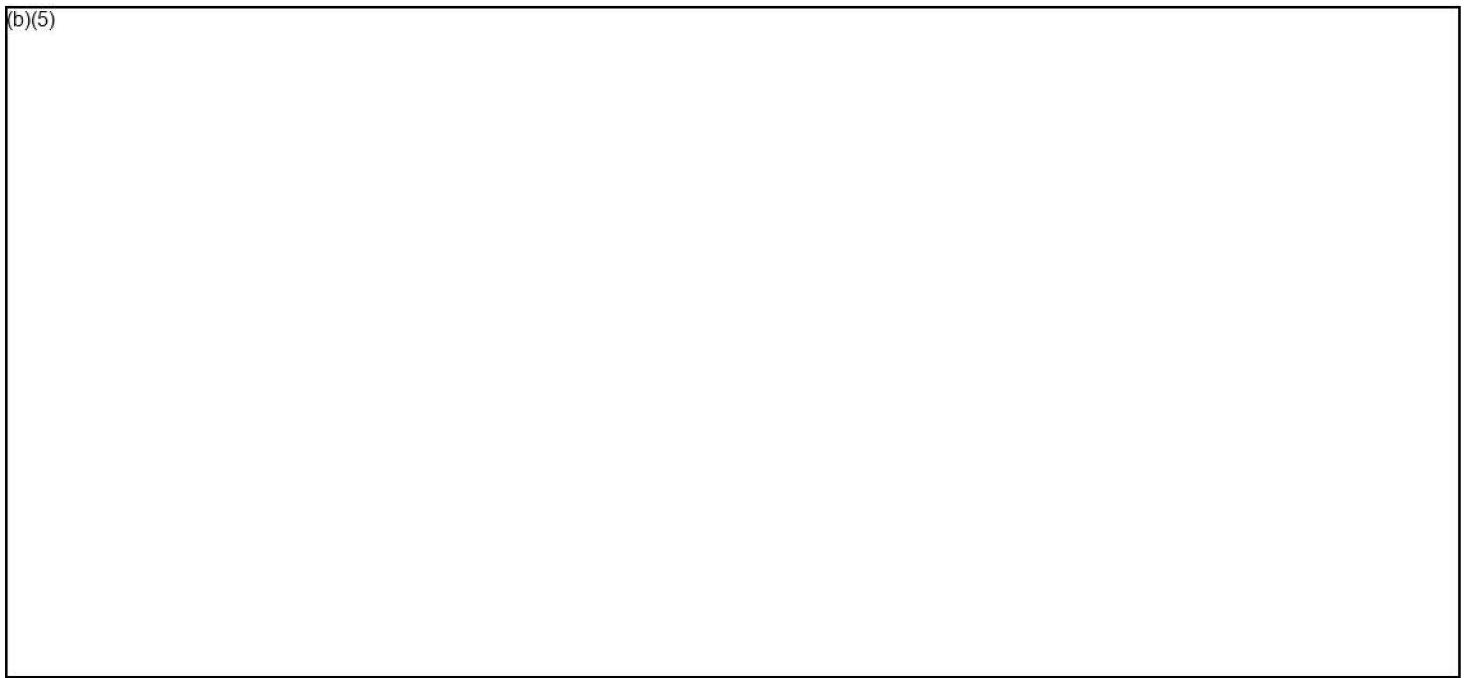
Thanks,

Catherine

From: Manna, Meredith (CFPB)
Sent: Thursday, September 27, 2018 4:51 PM
To: Samburg, Mark (CFPB) <Mark.Samburg@cfpb.gov>; Latell, Catherine (CFPB) <Catherine.Latell@cfpb.gov>
Subject: SEFL PRE-PRECLEARANCE REVIEW: LTR to Rep. Crist on auto lending

Hi, Mark and Catherine,

(b)(5)



Meredith

Meredith Connelly Manna

Deputy Assistant Director | Office of Legislative Affairs

Office: (202) 435-9785

Meredith.Manna@cfpb.gov

Bureau of Consumer Financial Protection

consumerfinance.gov

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Document ID: 0.7.3064.10518-000001

Owner: Blankenstein, Eric (CFPB) </o=cfpbexc/ou=exchange administrative group

(fydibohf23spdlt)/cn=recipients/cn=blankenstein, eric0fe>

Filename: 2018.09.27 LTR to Crist_auto lending allegations_pre-preclearance vEGB.docx

Last Modified: Fri Sep 28 08:14:00 EDT 2018

From: Czwartacki, John (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=czwartacki, john201>
To: Johnson, Brian (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=johnson, brian843>
Cc: Sutton, Kirsten (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=mork, kirsten7c6>
Bcc:
Subject: Fwd: Blankenstein's Racist and Sexist Blog Posts
Date: Fri Sep 28 2018 09:24:07 EDT
Attachments:

The agency was blanketed with these leak solicitations from this dark money special interest group.

Can we speak later about the matter?

From: Pahl, Tom (CFPB) <Thomas.Pahl@cfpb.gov>
Date: September 28, 2018 at 8:01:52 AM EDT
To: Silberman, David (CFPB) <David.Silberman@cfpb.gov>, Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>
Subject: RE: Blankenstein's Racist and Sexist Blog Posts

David,

Thanks. I received it as well.

Safe travels home soon,

Tom

From: Silberman, David (CFPB)
Sent: Friday, September 28, 2018 12:21 AM
To: Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>
Cc: Pahl, Tom (CFPB) <Thomas.Pahl@cfpb.gov>
Subject: Fwd: Blankenstein's Racist and Sexist Blog Posts

I assume I am not the only one who received this email but wanted to forward just in case.

(b)(5)

(b)(6)

From: Karl Frisch <media@alliedprogress.org>
Date: September 28, 2018 at 12:25:46 AM GMT+3
To: Silberman, David (CFPB) <David.Silberman@cfpb.gov>
Subject: Re: Blankenstein's Racist and Sexist Blog Posts

David,

We believe it is essential that you know about the types of people Mick Mulvaney has brought into the CFPB. As you may have seen, last night the Washington Post reported on the racist and sexist writings of Eric Blankenstein, Mulvaney's handpicked political appointee leading the CFPB's supervision, enforcement, and fair lending division. In the aftermath of the Post's reporting, we unearthed more toxic writing from Blankenstein and are calling on Mulvaney to fire him -- our research and statement are below.

If you have information about questionable or problematic actions or behavior taken by Mulvaney or his CFPB political appointees and detailees, we want to hear from you. Instructions for contacting us discreetly through secure apps or the U.S. Postal Service can be found here:

<https://alliedprogress.org/whistleblowers/>

Karl Frisch
Allied Progress

Mulvaney Should Fire His Handpicked CFPB Fair Lending Chief Over Racist/Sexist Writings

As Acting Director, Mulvaney Has Sought to Cripple CFPB's Fair Lending Division

WASHINGTON, D.C. – Consumer advocacy organization Allied Progress is calling on CFPB Acting Director Mick Mulvaney to fire Eric Blankenstein, his appointee overseeing the Bureau's fair lending work, in the wake of an explosive report late last night in the Washington Post detailing his racist, sexist, and politically toxic writing.

Among other things, Blankenstein wrote that calling someone "n---r" (he actually used the word) didn't make them a racist, asked "does it matter that someone got beat up because they were black," claimed that hate crime "hoaxes" are "three times as prevalent as actual hate crimes," blamed a woman's right to choose as the reason a pregnant woman was murdered, and lamented that women can "f--- someone [they] shouldn't have" and use abortion to "get rid of the problem" but men can't. He also

likened stem cell research to the Holocaust.

"Before Mick Mulvaney took over the CFPB, the Bureau was an aggressive enforcer of laws protecting consumers from discriminatory lending practices, securing more than \$400 million in fines and remediation for victims of redlining and other unfair behavior," said Karl Frisch, executive director of Allied Progress, a consumer advocacy organization that has been critical of Mulvaney's leadership at the CFPB.

He continued, "At Mulvaney's direction, the vigorous pursuit of bad financial actors participating in discriminatory lending has ceased to exist. He has gutted the fair lending division's ability to enforce the law and left it in the hands of a man whose views on race and gender have no place in any position of public trust."

"With such abhorrent views, Eric Blankenstein shouldn't be let anywhere near the CFPB's fair lending division let alone running it. Mulvaney must fire him immediately," he concluded.

Prior to going to work for Mulvaney, Blankenstein made \$153,730 as a lawyer for the Office of the U.S. Trade Representative. He now earns \$259,500 overseeing supervision, enforcement and fair lending for the CFPB, amounting to a \$100,000 or 68 percent pay raise. [Elliott Hannon, "Consumer Protection Bureau Head Mulvaney Gave His Political Appointees Big Raises Because It's Only 'Waste' if Someone Else Is Spending It," Slate, 04/05/18]

Blankenstein's Racist, Sexist, and Politically Toxic Writing

*Blankenstein Implied That Calling Someone The N-Word Didn't Make Them A Racist, But Rather It Made Them An "Asshole." In a blog post discussing hate crime policies at the University of Virginia, Eric Blankenstein questioned whether or not calling someone "nigger" in fact makes someone "racist, or just assholes looking for the most convenient way to get under [someone's] skin?" [Hate Crimes vs. Crimes, Two Guys Chatting, 09/30/04]

*Blankenstein claimed that "hate-crime hoaxes are about three times as prevalent as actual hate crimes." In a blog post discussing hate crime policies at the University of Virginia, Eric Blankenstein wrote that most hate crimes "are in fact hoaxes," adding "hate-crime hoaxes are about three times as prevalent as actual hate crimes." [Hate Crimes vs. Crimes, Two Guys Chatting, 09/30/04]

*Blankenstein Suggested That Because Many Hate Crimes Are "Hoaxes," They Should Not Necessarily Be Governed Under UVA's Strict "Honor System" Until "A Hood Wearing KKK Member Is Caught." In response to the notion that a hate crime should fall under UVA's "honor system... [which] employs the single sanction of expulsion to uphold the highest standard of academic integrity at the University," Eric Blankenstein asked, given the severity of the punishment, "why should the University be taking any action until it is proven?" He went on to say, "Until a hood wearing KKK member is caught, why should the honor system be changed?" [Hate Crimes vs. Crimes, Two Guys Chatting, 09/30/04 and [Lauren Todd Pappa, "U. Virginia divided over sanction," Cavalier Daily, 11/17/04]

*Blankenstein Argued That Hate Crimes Are Just Crimes, Asking "Does It Matter That Someone Got Beat Up Because They Were Black." In a blog post discussing hate crimes and racial issues at the University of Virginia, Eric Blankenstein wrote, "Shouldn't we be more concerned that the crime happened period? Does it matter that someone got beat up because they were black, or does it matter that someone got beat up?" [Hate Crimes vs. Crimes, Two Guys Chatting, 09/30/04]

*Blankenstein Associated "Racial Idiocy" with University of Virginia's Dean Of African American Affairs and President of the Albemarle-Charlottesville NAACP. On September 30, 2004, a conversation involving Eric Blankenstein was posted on his blog "Two Guys Chatting." Blankenstein appeared to initiate the conversation, saying "So, there is more racial idiocy at UVa." His conversation partner

responded, "well, it's can't be any worse than the African City in Detroit," to which Blankenstein said, "Well, Dean Turner is involved, so you never know." Blankenstein then said, "Go to www. discriminations.us and read the first post." [Hate Crimes vs. Crimes, Two Guys Chatting, 09/30/04]

*Blankenstein Appeared To Blame A Woman's Right To Choose As The Reason For A Pregnant Woman Being Murdered. Eric Blankenstein implied that abortion laws were partially to blame for a case where a man murdered the mother of his child to avoid paying child support. Blankenstein discussed the case in the context of how women can "dissociate" themselves from a pregnancy via abortion, but men cannot. Blankenstein implied that the murder case he discussed was a consequence of that imbalance. ["Another question....", Two Guys Chatting, 12/19/04]

*Blankenstein Thinks Abortions And Abandoning Children In Dumpsters Are The Same Thing. Eric Blankenstein claimed that having an abortion is the same as having a "child in an alley and [leaving] it in a garbage dumpster. ["Party Inclusiveness/Abortion," Two Guys Chatting, 09/10/04]

*Blankenstein Lamented That Women Can "[Fuck] Someone [They] Shouldn't Have" And Use Abortion To "Get Rid Of The Problem" When Men Can't. In a blog post, Eric Blankenstein lamented that women can get an abortion when they "fuck someone [they] shouldn't have" to "get rid of the problem," but men don't have the same right. ["Party Inclusiveness/Abortion," Two Guys Chatting, 09/10/04]

*Blankenstein Thinks People Who Support Criminalizing Abortion Are "Right Thinking." Eric Blankenstein said that people who "think that abortion should be illegal no matter what" are "right thinking." ["Party Inclusiveness/Abortion," Two Guys Chatting, 09/10/04]

*Blankenstein Likened Stem Cell Research To The Holocaust, And Indirectly Compared John Kerry To Hitler. Blankenstein said Kerry had listened to scientists to inform his support for the research, and compared it to when "in the 30's scientists told a European leader that they had a way to benefit humanity....all it required with [sic] removing all the Jews from Europe." ["You miss the point," Two Guys Chatting, 09/30/04]

*Blankenstein Disparaged The Intelligence Of The "Average Voter" Saying That They Voted Based On "Image." Blankenstein wrote, "you have too much faith in the average voter," complaining that "it's a big enough leap for them to vote for someone based on something other than his outward appearance and 'image.'" ["You have too much faith," Two Guys Chatting, 07/21/04]

Mick Mulvaney's Assault on Fair Lending

*Mulvaney's CFPB Reconsidered A Rule On Home Mortgages, Making Discrimination Easier In Home Lending. In December 2017, Mulvaney's CFPB announced it would "reconsider various aspects" of new Home Mortgage Disclosure data reporting requirements designed to "identify... potential discriminatory lending practices in the marketplace." Critics cautioned this could "make it more difficult to identify discrimination in home lending." [Kate Berry, "CFPB's Mulvaney plots HMDA rollback, but it may not matter," American Banker, 05/25/18; "Home Mortgage Disclosure Act," Federal Financial Institutions Examination Council, accessed 02/01/17; Final Rule, Home Mortgage Disclosure Act (Regulation C), Consumer Financial Protection Bureau, accessed 02/01/18; "Statement with respect to HMDA implementation," Consumer Financial Protection Bureau, 12/21/17]

*Mulvaney Stripped The CFPB's Office Of Fair Lending And Equal Opportunity Of Its Enforcement Power. In February 2018, Mulvaney stripped enforcement powers from the CFPB's Office of Fair Lending and Equal Opportunity, which consumer advocates argued will weaken or even dismantle the office responsible for lending discrimination issues. The office is now more directly under Mulvaney's supervision. [Renae Merle, "Trump administration strips consumer watchdog office of enforcement powers in lending discrimination cases," The Washington Post, 02/01/18; Makada Henry-Nickie, "On fair lending, Mulvaney's actions at CFPB speak louder than his words," Brookings Institution, 04/12/18;

Hannah Levintova, "The Trump Administration Just Made it Easier for Banks to Screw Over Minority Borrowers," Mother Jones, 02/02/18]

*Mulvaney Proposed Reviewing The CFPB's Use Of Disparate Impact Theory, Undermining CFPB Enforcement.In May 2018, Mulvaney proposed that the CFPB review enforcement of fair lending law under the Equal Credit Opportunity Act. Mulvaney proposed reviewing its use of disparate impact theory in fair lending cases, which would threaten one of the CFPB's most powerful enforcement tools.[Evan Weinberger, "CFPB to Review Use of Disparate Impact in Fair Lending Cases," Bloomberg BNA, 05/21/18]

*While In Congress, Mulvaney Voted Against Tougher Enforcement Of Housing Anti-Discrimination Laws, And Repeatedly Voted To Block Regulations On Discriminatory Auto Loans.Mulvaney voted against an amendment advocating for "tougher enforcement of housing anti-discrimination and predatory lending laws." He also voted to block the CFPB from regulating "auto loans with discriminatory interest rates." [Fiscal 2017 Budget Views and Estimates/Office of Financial Research, CQ Committee Coverage, 02/03/16; "How Maine's members of Congress voted," Portland Press Herald ,07/09/16 and HR 5485, House of Representatives, Vote 383, 07/07/16; "How They Voted: Inland elected officials weigh in on federal issues", The Press-Enterprise, 11/21/15 and HR 1737, House of Representatives Vote 637, 114th Congress]

#

This email was sent to David.Silberman@cfpb.gov. You can unsubscribe at any time.

ALLIED PROGRESS
1220 L Street NW, Suite 100/364
Washington, D.C. 20005-4018

PAID FOR BY ALLIED PROGRESS

From: Dickenson, Denise (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=dickson, denisea5f>
To: Czwartacki, John (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=czwartacki, john201>
Cc:
Bcc:
Subject: RE: Draft email to divisions
Date: Fri Sep 28 2018 11:32:02 EDT
Attachments:

Sure that works. Will do.

Denise Dickenson

Content Strategist

Office of the Director

Bureau of Consumer Financial Protection

Office: (202) 435-7478 | Mobile: (

(b)(6)

consumerfinance.gov

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From: Czwartacki, John (CFPB)
Sent: Friday, September 28, 2018 11:31 AM
To: Dickenson, Denise (CFPB) <Denise.Dickenson@cfpb.gov>
Subject: RE: Draft email to divisions

Thank you Denise. Unfortunately my phone can't cut-and-paste and I didn't bring my laptop with me. I don't know why this is.

(b)(5)

From: Dickenson, Denise (CFPB) <Denise.Dickenson@cfpb.gov>
Date: September 28, 2018 at 8:03:29 AM EDT
To: Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>
Subject: RE: Draft email to divisions

(b)(5)

CC:

Johnson, Brian (CFPB) <Brian.Johnson2@cfpb.gov>; Sutton, Kirsten (CFPB) <Kirsten.Sutton@cfpb.gov>; Fulton, Kate (CFPB) <Katherine.Fulton@cfpb.gov> Dickenson, Denise (CFPB) <Denise.Dickenson@cfpb.gov>

(b)(5)

(b)(5)

Denise Dickenson

Content Strategist

Office of the Director

Bureau of Consumer Financial Protection

Office: (202) 435-7478 | Mobile: (b)(6)

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From: Czwartacki, John (CFPB)
Sent: Thursday, September 27, 2018 10:11 PM
To: Dickenson, Denise (CFPB) <Denise.Dickenson@cfpb.gov>
Subject: RE: Draft email to divisions

(b)(5)

From: Dickenson, Denise (CFPB) <Denise.Dickenson@cfpb.gov>
Date: September 27, 2018 at 12:15:01 PM EDT
To: Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>
Subject: RE: Draft email to divisions

(b)(5)

TO:

Blankenstein, Eric (CFPB) <Eric.Blankenstein@cfpb.gov>; D'Angelo, Chris (CFPB) <Christopher.DAngelo@cfpb.gov>; McLeod, Mary (CFPB) <Mary.McLeod@cfpb.gov>; Pahl, Tom (CFPB) <Thomas.Pahl@cfpb.gov>; Silberman, David (CFPB) <David.Silberman@cfpb.gov>; Welcher, Anthony (CFPB) <Anthony.Welcher@cfpb.gov>; Martinez, Zixta (CFPB) <Zixta.Martinez@cfpb.gov>; Greenwood, Sheila (CFPB) <Sheila.Greenwood@cfpb.gov>; Hillebrand, Gail (CFPB) <Gail.Hillebrand@cfpb.gov>; Czwartacki, John (CFPB) John.Czwartacki@cfpb.gov

CC:

Johnson, Brian (CFPB) <Brian.Johnson2@cfpb.gov>; Sutton, Kirsten (CFPB) <Kirsten.Sutton@cfpb.gov>; Fulton, Kate (CFPB) <Katherine.Fulton@cfpb.gov> Dickenson, Denise (CFPB) <Denise.Dickenson@cfpb.gov>

(b)(5)

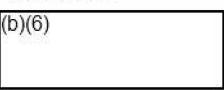


Denise Dickenson

Content Strategist

Office of the Director

Bureau of Consumer Financial Protection

Office: (202) 435-7478 | Mobile: 

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From: Czwartacki, John (CFPB)
Sent: Wednesday, September 26, 2018 4:34 PM
To: Dickenson, Denise (CFPB) <Denise.Dickenson@cfpb.gov>
Subject: RE: Draft email to divisions

(b)(5)

From: Dickenson, Denise (CFPB)
Sent: Wednesday, September 26, 2018 7:51 AM
To: Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>
Subject: FW: Draft email to divisions

(b)(5)

Denise Dickenson

Consumer Education and Engagement

Office: (202) 435-7478 | Mobile:

(b)(6)

Bureau of Consumer Financial Protection
consumerfinance.gov

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From: Dickenson, Denise (CFPB)
Sent: Tuesday, September 25, 2018 8:36 AM
To: Czwartacki, John (CFPB)
Subject: Draft email to divisions

Hi CZ

(b)(5)

Thanks

Denise Dickenson

Content Strategist

Office of the Director

Bureau of Consumer Financial Protection

Office: (202) 435-7478 | Mobile: (b)(6)

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From: Czwartacki, John (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=czwartacki, john201>
To: Gilford, Samuel (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=samuel.gilford>
Cc:
Bcc:
Subject: RE: New York Times
Date: Fri Sep 28 2018 12:36:58 EDT
Attachments:

Thank you. This is very helpful.

From: Gilford, Samuel (CFPB) <Samuel.Gilford@cfpb.gov>
Date: September 28, 2018 at 12:09:50 PM EDT
To: Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>
Subject: RE: New York Times

I did just speak with her – not really anything to report beyond what's in her initial email, except that the timing has slipped a bit. She says the earliest they'd run it is Monday night online, Tuesday's paper. So she could take a comment up until COB-ish Monday, (b)(5)

The CFPB-specific details are all in that email – I don't have any reason to believe they are inaccurate, and I didn't get that sense from Eric or anyone else in SEFL.

From: Czwartacki, John (CFPB)
Sent: Friday, September 28, 2018 11:47 AM
To: Gilford, Samuel (CFPB)
Subject: New York Times

Have you been able to speak with Stacy yet? Just looking for any Intel on her story that she might have shared is it running Sunday? Let me know I can give you a call if there is some nuance in what you want to share.

From: Gilford, Samuel (CFPB) <Samuel.Gilford@cfpb.gov>

Date: September 28, 2018 at 10:46:57 AM EDT
To: Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>
Subject: RE: Did the Wall Street Journal piece run today?

(b)(6)

That'll work for a lot of news sites, but I am pretty sure the Library automatically disables your accounts once you leave, so those'll stop working.

From: Gilford, Samuel (CFPB)
Sent: Friday, September 28, 2018 10:34 AM
To: Czwartacki, John (CFPB)
Subject: RE: Did the Wall Street Journal piece run today?

I just sent it, and I think that if you follow this link it'll help you make your own account: <https://commerce.wsj.com/auth/group/login?groupSignOnId=CFPB&groupUserKey=user3974>

This Library page has links to all the various subscriptions we have access to: https://team.cfpb.local/resource_library/

From: Czwartacki, John (CFPB)
Sent: Friday, September 28, 2018 10:00 AM
To: Gilford, Samuel (CFPB)
Subject: Did the Wall Street Journal piece run today?

Could you please Paste it into an e mail for me if it did. If we have a login for the journal I would appreciate If you could share it. If not no big deal.. I always get blocked by the pay wall.

Thank you.

From: Czwartacki, John (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=czwartacki, john201>
To: Blankenstein, Eric (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=blankenstein, eric0fe>
Cc:
Bcc:
Subject: RE: I am working from home tomorrow but I will need to call you
Date: Fri Sep 28 2018 11:49:37 EDT
Attachments:

Yep. Thanks for asking.

From: Blankenstein, Eric (CFPB) <Eric.Blankenstein@cfpb.gov>
Date: September 28, 2018 at 11:47:30 AM EDT
To: Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>
Subject: RE: I am working from home tomorrow but I will need to call you

No problem.

Everything okay with you today?

From: Czwartacki, John (CFPB)
Sent: Friday, September 28, 2018 11:47 AM
To: Blankenstein, Eric (CFPB) <Eric.Blankenstein@cfpb.gov>
Subject: RE: I am working from home tomorrow but I will need to call you

I will call you at 2:30 approximately.

From: Blankenstein, Eric (CFPB) <Eric.Blankenstein@cfpb.gov>
Date: September 28, 2018 at 7:48:22 AM EDT
To: Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>
Subject: RE: I am working from home tomorrow but I will need to call you

I've got a meeting at 10 that is scheduled to go until 1130, and then another from 1-2, but otherwise am free.

Thanks,

Eric

From: Czwartacki, John (CFPB)
Sent: Thursday, September 27, 2018 10:13 PM
To: Blankenstein, Eric (CFPB) <Eric.Blankenstein@cfpb.gov>
Subject: I am working from home tomorrow but I will need to call you

Is there a good time?

(b)(5)

(b)(5)

From: Blankenstein, Eric (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=blankenstein, eric0fe>
To: Johnson, Brian (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=johnson, brian843>; Sutton,
Kirsten (CFPB) </o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=mork, kirsten7c6>;
Czwartacki, John (CFPB) </o=cfpbexc/ou=exchange administrative
group (fydibohf23spdlt)/cn=recipients/cn=czwartacki, john201>
Cc:
Bcc:
Subject: Fwd: My thoughts
Date: Fri Sep 28 2018 13:47:19 EDT
Attachments:

From: Blankenstein, Eric (CFPB) <Eric.Blankenstein@cfpb.gov>
Date: September 28, 2018 at 1:41:00 PM EDT
To: Ficklin, Patrice (CFPB) <Patrice.Ficklin@cfpb.gov>
Subject: RE: My thoughts

I also would appreciate the opportunity to discuss these issues with you before you send this email. Our relationship so far has been nothing but cordial and respectful, and I would hope that you would afford me the opportunity to discuss your concerns directly before you share them with the entire office.

Thanks,

Eric

From: Ficklin, Patrice (CFPB)
Sent: Friday, September 28, 2018 1:32 PM
To: Blankenstein, Eric (CFPB) <Eric.Blankenstein@cfpb.gov>; D'Angelo, Chris (CFPB) <Christopher.DAngelo@cfpb.gov>
Subject: My thoughts
Importance: High

Eric and Chris – I plan to send the following email to SEFL all-hands at 2pm. Thx -- Patrice

Fellow Colleagues:

Those of you who know me know that I regularly seek wisdom to guide my words and actions. And, you know that I often turn to the scholarship of Martin Luther King, Jr. to help me express my thoughts as an executive leader.

Today I was struck by the relevance of the following quote by Dr. King:

"Nothing in the world is more dangerous than sincere ignorance and conscientious stupidity."

True to the spirit of this quote, I have done my best as the leader of the Bureau's fair lending program to support, teach and advise our leadership as we work together to protect consumers from lending discrimination and expand access to good credit.

What I know is this: when Eric Blankenstein asked me to make a statement in support of him to the Washington Post, I dropped everything I was doing while on leave to honor his request. Because he asked me to send the statement to him by 12noon if possible, I did not read his blog posts before drafting my quote. Instead, I spoke to my general experience with him during his nine months as our Policy Associate Director.

After the article appeared, I began to read his posts and was struck by how they reminded me of debates we've had with Eric on supervisory and enforcement matters. I firmly believe that Eric, like the rest of us, is entitled to have his own political views, and that in his position he has authority to make the policy decisions for our division. What I find appalling, however, is the tone and framing of those views in his blog posts. The tone and framing are deeply disturbing and offensive to me as a woman, African American, advocate for LGBTQ rights, and human being. They are far from civil discourse, and I am disappointed that Eric has not expressed regret about the tone and framing of his remarks made 14 years ago. I also am deeply disappointed that his quote in the Post article included no statement from him expressing support for a vigorous fair lending program.

My experience with Eric has involved give and take as we have taught him about fair lending jurisprudence and statistical methods. And while he has been collegial, thoughtful and meticulous, I have had experiences that have raised concerns that are now quite alarming in light of the content of his blog posts—experiences that call into question Eric's ability and intent to carry out his and the Acting Director's repeated yet unsubstantiated commitment to a continued strong fair lending program under governing legal precedent.

In light of my concerns I am asking the Acting Director to pause the proposed reorganization of the Office of Fair Lending and Equal Opportunity. I no longer have faith that the Bureau's obligation to enforce the fair lending laws will be faithfully discharged in the currently-contemplated reorganized structure.

Patrice Alexander Ficklin, Fair Lending Director

Patrice Alexander Ficklin
Fair Lending Director
Bureau of Consumer Financial Protection

Patrice.Ficklin@cfpb.gov
Tel: 202-435-7205
consumerfinance.gov

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From: Sutton, Kirsten (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=mork, kirsten7c6>
To: Ficklin, Patrice (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=patrice.ficklin>; Mulvaney,
Mick (CFPB) </o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=mulvaney, mickb5c>
Cc: Johnson, Brian (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=johnson, brian843>;
Kireilis, Althea (CFPB) </o=cfpbexc/ou=exchange administrative
group (fydibohf23spdlt)/cn=recipients/cn=kireilis, althea578>;
Czwartacki, John (CFPB) </o=cfpbexc/ou=exchange administrative
group (fydibohf23spdlt)/cn=recipients/cn=czwartacki, john201>;
Blankenstein, Eric (CFPB) </o=cfpbexc/ou=exchange
administrative group
(fydibohf23spdlt)/cn=recipients/cn=blankenstein, eric0fe>;
D'Angelo, Chris (CFPB) </o=cfpbexc/ou=exchange administrative
group (fydibohf23spdlt)/cn=recipients/cn=chris.dangelo>;
McLeod, Mary (CFPB) </o=cfpbexc/ou=exchange administrative
group (fydibohf23spdlt)/cn=recipients/cn=mcleod, mary
(cfpb)65b>
Bcc:
Subject: RE: My request
Date: Fri Sep 28 2018 13:54:44 EDT
Attachments:

Patrice,

I am trying to reach you. Please do not send this until we've had the chance to connect.

From: Ficklin, Patrice (CFPB)
Sent: Friday, September 28, 2018 1:52 PM
To: Mulvaney, Mick (CFPB) <Mick@cfpb.gov>
Cc: Johnson, Brian (CFPB) <Brian.Johnson2@cfpb.gov>; Sutton, Kirsten (CFPB) <Kirsten.
Sutton@cfpb.gov>; Kireilis, Althea (CFPB) <Althea.Kireilis@cfpb.gov>; Czwartacki, John (CFPB) <John
.Czwartacki@cfpb.gov>; Blankenstein, Eric (CFPB) <Eric.Blankenstein@cfpb.gov>; D'Angelo, Chris
(CFPB) <Christopher.DAngelo@cfpb.gov>; McLeod, Mary (CFPB) <Mary.McLeod@cfpb.gov>
Subject: My request

Mick –

I feel I must inform you of the message that I will send to my SEFL colleagues shortly. The substance

is pasted below.

I'm respectfully requesting that you pause the reorganization of the Office of Fair Lending and Equal Opportunity to allow time to consider the implications of the concerns I have expressed.

Thank you for your consideration of my request.

-- Patrice

Fellow Colleagues:

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jurisprudence and statistical methods. And while he has been collegial, thoughtful and meticulous, I have had experiences that have raised concerns that are now quite alarming in light of the content of his blog posts—experiences that call into question Eric's ability and intent to carry out his and the Acting Director's repeated yet unsubstantiated commitment to a continued strong fair lending program under governing legal precedent.

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Patrice Alexander Ficklin, Fair Lending Director

Patrice Alexander Ficklin

Fair Lending Director

Bureau of Consumer Financial Protection

Patrice.Ficklin@cfpb.gov

Tel: 202-435-7205

consumerfinance.gov

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From: Blankenstein, Eric (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=blankenstein, eric0fe>
To: Johnson, Brian (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=johnson, brian843>; Sutton,
Kirsten (CFPB) </o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=mork, kirsten7c6>;
Czwartacki, John (CFPB) </o=cfpbexc/ou=exchange administrative
group (fydibohf23spdlt)/cn=recipients/cn=czwartacki, john201>
Cc:
Bcc:
Subject: FW: My thoughts
Date: Fri Sep 28 2018 13:38:42 EDT
Attachments:

FYI.

From: Blankenstein, Eric (CFPB)
Sent: Friday, September 28, 2018 1:38 PM
To: Ficklin, Patrice (CFPB) <Patrice.Ficklin@cfpb.gov>; D'Angelo, Chris (CFPB) <Christopher.DAngelo@cfpb.gov>
Subject: RE: My thoughts

Patrice –

I intend to send an all-hands email at some point this afternoon, and hope that you would consider holding off sending this email until you have had a chance to review.

Thanks,

Eric

From: Ficklin, Patrice (CFPB)
Sent: Friday, September 28, 2018 1:32 PM
To: Blankenstein, Eric (CFPB) <Eric.Blankenstein@cfpb.gov>; D'Angelo, Chris (CFPB) <Christopher.DAngelo@cfpb.gov>
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Bureau of Consumer Financial Protection

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Tel: 202-435-7205

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From: John.Czwartacki@cfpb.gov
<john.czwartacki@cfpb.gov>
To: Gillissie, Evan (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=gillissie, evane94>
Cc:
Bcc:
Subject: Re: Stupid trivial question
Date: Fri Sep 28 2018 10:18:50 EDT
Attachments:

(b)(6)

From: Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>
Date: September 28, 2018 at 10:17:55 AM EDT
To: Gillissie, Evan (CFPB) <Evan.Gillissie@cfpb.gov>
Subject: Stupid trivial question

From: Czwartacki, John (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=czwartacki, john201>
To: Gilford, Samuel (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=samuel.gilford>
Cc:
Bcc:
Subject: RE: Did the Wall Street Journal piece run today?
Date: Fri Sep 28 2018 11:23:42 EDT
Attachments:

Thank you. I'll try that.

I appreciate that.

From: Gilford, Samuel (CFPB) <Samuel.Gilford@cfpb.gov>
Date: September 28, 2018 at 10:46:57 AM EDT
To: Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>
Subject: RE: Did the Wall Street Journal piece run today?

(b)(6)

That'll work for a lot of news sites, but I am pretty sure the Library automatically disables your accounts once you leave, so those'll stop working.

From: Gilford, Samuel (CFPB)
Sent: Friday, September 28, 2018 10:34 AM
To: Czwartacki, John (CFPB)
Subject: RE: Did the Wall Street Journal piece run today?

I just sent it, and I think that if you follow this link it'll help you make your own account: <https://commerce.wsj.com/auth/group/login?groupSignOnId=CFPB&groupUserKey=user3974>

This Library page has links to all the various subscriptions we have access to: https://team.cfpb.local/resource_library/

From: Czwartacki, John (CFPB)
Sent: Friday, September 28, 2018 10:00 AM
To: Gilford, Samuel (CFPB)
Subject: Did the Wall Street Journal piece run today?

Could you please Paste it into an e mail for me if it did. If we have a login for the journal I would appreciate If you could share it. If not no big deal.. I always get blocked by the pay wall.

Thank you.

From: Eric.Blankenstein@cfpb.gov
<eric.blankenstein@cfpb.gov>
To: Sutton, Kirsten (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=mork, kirsten7c6>; Johnson,
Brian (CFPB) </o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=johnson, brian843>; Fulton,
Kate (CFPB) </o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=kate.fulton>
Cc:
Bcc:
Subject: Fwd: Appeal to Union Leadership re: Eric Blankenstein
Date: Fri Sep 28 2018 16:55:52 EDT
Attachments:

From: Thompson, John (CFPB) <John.Thompson@cfpb.gov>
Date: September 28, 2018 at 4:47:17 PM EDT
To: nationalpresident@nteu.org <nationalpresident@nteu.org>, Battle, Josephine (CFPB) <Josephine.Battle@cfpb.gov>, Grant, Richard (CFPB) <Richard.Grant@cfpb.gov>, Wisely, Gail (CFPB) <Gail.Harrington-Wisely@cfpb.gov>, constance.chang@NTEU.ORG <constance.chang@NTEU.ORG>, steve.keller@NTEU.ORG <steve.keller@NTEU.ORG>, sheila.mccormick@nteu.org <sheila.mccormick@nteu.org>, kurt.vorndran@nteu.org <kurt.vorndran@nteu.org>, Cronan, Russell (CFPB) <Russell.Cronan@cfpb.gov>, Rohlich, Nelle (CFPB) <Nelle.Rohlich@cfpb.gov>, Maurice, Barbara (CFPB) <Barbara.Maurice@cfpb.gov>, Erville, Kathleen (CFPB) <Kathleen.Erville@cfpb.gov>
Cc: _DL_CFPB_SEFL Front Office <_DL_CFPB_SEFLFrontOffice@cfpb.gov>, _DL_CFPB_Supervision Policy <SupervisionPolicy@cfpb.gov>, _DL_CFPB_SupervisionExaminations <_DL_CFPB_SupervisionExaminations@cfpb.gov>, _DL_CFPB_NE_Region_Directory <_DL_CFPB_NE_Region_Directory@cfpb.gov>, _DL_CFPB_Examiners Midwest <_DL_CFPB_ExaminersMidwest@cfpb.gov>, _DL_CFPB_Examiners SE <_DL_CFPB_ExaminersSE@cfpb.gov>, _DL_CFPB_Examiners West <_DL_CFPB_ExaminersWest@cfpb.gov>, _DL_CFPB_Fair Lending Office <_DL_CFPB_FairLendingOffice@cfpb.gov>, Enforcement Team CFPB <EnforcementTeamCFPB@cfpb.gov>
Subject: Appeal to Union Leadership re: Eric Blankenstein

From: Czwartacki, John (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=czwartacki, john201>
To: Bailey, Isabel (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=isabel.bailey>
Cc:
Bcc:
Subject: Re: Frosted Panes for Your Office
Date: Fri Sep 28 2018 10:05:12 EDT
Attachments:

Hello Isabel. Thank you for asking. I do think it is important to do so for both office place confidentiality and for safety in an active shooter situation. However, I don't have pressing business Need at moment and In my current location I don't feel that exposed, however I would like to be frosted when we do everyone.

From: Bailey, Isabel (CFPB) <Isabel.Bailey@cfpb.gov>
Date: September 28, 2018 at 9:40:00 AM EDT
To: Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>
Subject: Frosted Panes for Your Office

Hi John,

This is Isabel, I met you last week – I'm on a detail to the Office of the Director (replacing Wanda).

I am placing an order to have Kirsten's panes frosted and wanted to find out if you were interested in having yours frosted as well.

Thanks,
Isabel

From: Sutton, Kirsten (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=mork, kirsten7c6>
To: Mulvaney, Mick (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=mulvaney, mickb5c>; Johnson,
Brian (CFPB) </o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=johnson, brian843>;
Blankenstein, Eric (CFPB) </o=cfpbexc/ou=exchange
administrative group
(fydibohf23spdlt)/cn=recipients/cn=blankenstein, eric0fe>;
Czwartacki, John (CFPB) </o=cfpbexc/ou=exchange administrative
group (fydibohf23spdlt)/cn=recipients/cn=czwartacki, john201>;
Fulton, Kate (CFPB) </o=cfpbexc/ou=exchange administrative
group (fydibohf23spdlt)/cn=recipients/cn=kate.fulton>
Cc:
Bcc:
Subject: RE: Patrice
Date: Fri Sep 28 2018 14:06:41 EDT
Attachments:

(b)(5)

From: Mulvaney, Mick (CFPB)
Sent: Friday, September 28, 2018 2:06 PM
To: Sutton, Kirsten (CFPB) <Kirsten.Sutton@cfpb.gov>; Johnson, Brian (CFPB) <Brian.
Johnson2@cfpb.gov>; Blankenstein, Eric (CFPB) <Eric.Blanenstein@cfpb.gov>; Czwartacki, John
(CFPB) <John.Czwartacki@cfpb.gov>; Fulton, Kate (CFPB) <Katherine.Fulton@cfpb.gov>
Subject: Patrice

(b)(5)

From: Sutton, Kirsten (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=mork, kirsten7c6>
To: Mulvaney, Mick (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=mulvaney, mickb5c>; Johnson,
Brian (CFPB) </o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=johnson, brian843>;
Blankenstein, Eric (CFPB) </o=cfpbexc/ou=exchange
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(fydibohf23spdlt)/cn=recipients/cn=blankenstein, eric0fe>;
Czwartacki, John (CFPB) </o=cfpbexc/ou=exchange administrative
group (fydibohf23spdlt)/cn=recipients/cn=czwartacki, john201>;
Fulton, Kate (CFPB) </o=cfpbexc/ou=exchange administrative
group (fydibohf23spdlt)/cn=recipients/cn=kate.fulton>
Cc:
Bcc:
Subject: RE: Patrice
Date: Fri Sep 28 2018 14:07:50 EDT
Attachments:

(b)(5)

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Sent: Friday, September 28, 2018 2:06 PM
To: Sutton, Kirsten (CFPB) <Kirsten.Sutton@cfpb.gov>; Johnson, Brian (CFPB) <Brian.
Johnson2@cfpb.gov>; Blankenstein, Eric (CFPB) <Eric.Blanenstein@cfpb.gov>; Czwartacki, John
(CFPB) <John.Czwartacki@cfpb.gov>; Fulton, Kate (CFPB) <Katherine.Fulton@cfpb.gov>
Subject: Patrice

(b)(5)

From: Czwartacki, John (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=czwartacki, john201>
To: Sutton, Kirsten (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=mork, kirsten7c6>; Johnson,
Brian (CFPB) </o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=johnson, brian843>
Cc:
Bcc:
Subject: Fwd: Ficklin Letter
Date: Fri Sep 28 2018 15:36:15 EDT
Attachments:

Washington post latest inquiry.

From: O'Harrow, Robert <Robert.OHarrow@washpost.com>
Date: September 28, 2018 at 3:15:59 PM EDT
To: Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>
Subject: Ficklin Letter

Can you please provide responses to the following issues.

Please respond as quickly as possible: We are posting a story as soon as we can.

1. Does Mick Mulvaney have an response to the letter by Ms. Ficklin that we just discussed?
- 1a. Are there any plans to honor her request to halt the reorganization of the fair lending office in light of her new understanding of Mr. Blankenstein's views?
2. When Mr. Blankenstein asked Ms. Ficklin to write a letter of support -- as described in her letter -- did he explain the direction of the Washington Post article and the content of his blog posts?
3. Are there rules at CFPB that govern whether a supervisor can ask for a public statement from a subordinate?
4. Multiple people, including at least one senator and a group called the Fair Housing Alliance, have called on Mr. Blankenstein to step aside. Does he intend to do so?
6. Has the agency taken any action -- or does it plan to take any action -- against Ms. Ficklin?

Please gt back to us as soon as possible.

Thanks,

Robert

Robert O'Harrow Jr.
Washington Post Staff Writer
(b)(6)

From: Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>
Sent: Wednesday, September 26, 2018 5:32 PM
To: O'Harrow, Robert
Subject: RE: Two quotes for you

10-4

From: O'Harrow, Robert <Robert.OHarrow@washpost.com>
Sent: Wednesday, September 26, 2018 5:18 PM
To: Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>
Subject: Re: Two quotes for you

Understood.

No time set.

Robert O'Harrow Jr.
Washington Post Staff Writer
(b)(6)

From: Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>

Sent: Wednesday, September 26, 2018 5:06 PM
To: O'Harrow, Robert
Subject: RE: Two quotes for you

Bob, I need to (b)(6) Before I went out the door are you able to share Any idea of what time you might publish?

From: O'Harrow, Robert <Robert.OHarrow@washpost.com>
Sent: Wednesday, September 26, 2018 3:41 PM
To: Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>
Subject: Re: Two quotes for you

Yes. Thanks.

Call now?

Robert O'Harrow

Washington Post

(b)(6)

On Sep 26, 2018, at 3:28 PM, Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov> wrote:

Yes.

Can we talk yet?

From: O'Harrow, Robert <Robert.OHarrow@washpost.com>
Sent: Wednesday, September 26, 2018 2:53 PM
To: Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>
Subject: Re: Two quotes for you

Thanks.

We believe Mr. Blankenstein was 25 when he started the blog.

Can we alter his statement to reflect that?

Robert O'Harrow Jr.

Washington Post Staff Writer

(b)(6)

From: Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>
Sent: Wednesday, September 26, 2018 2:30 PM
To: O'Harrow, Robert
Subject: RE: Two quotes for you

It should be of little surprise that disgruntled former staff are, well, disgruntled. Eric along with all of our political appointees work hand-in-hand with our subject matter experts and career staff to help craft policy and execute our statutory obligations. That is the give-and-take at every federal agency. This being the Bureau's first leadership transition in its history, it's understandable that some here might find that change difficult.

From: O'Harrow, Robert <Robert.OHarrow@washpost.com>
Sent: Wednesday, September 26, 2018 2:07 PM
To: Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>
Subject: Re: Two quotes for you

Quick question: Multiple recently departed bureau officials said Blankenstein and the other political appointees have taken a far larger role in policy and enforcement decisions and that he has excluded career staff from formulating policy etc.

I'd welcome his or your thoughts about this.

As soon as possible please.

Robert O'Harrow Jr.

Washington Post Staff Writer

(b)(6)

From: Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>
Sent: Wednesday, September 26, 2018 1:58 PM
To: O'Harrow, Robert
Subject: RE: Two quotes for you

[EXTERNAL EMAIL]

Typo.

It's Patrice Ficklin

From: Czwartacki, John (CFPB)
Sent: Wednesday, September 26, 2018 1:37 PM
To: 'O'Harrow, Robert' <Robert.OHarrow@washpost.com>
Subject: Two quotes for you

Robert, Renée, and Sean:

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These two quotes combined with what Derik is or likely to say, leads me to ask you: what really is the story? I hope you'll indulge me after you process these new quotes. I will give you call shortly. CZ

Eric Blankenstein

"The insight to be gained about how I perform my job today - by reading snippets of 14 year old blog

posts that have nothing to do with consumer protection law - is exactly zero. Any attempt to do so is a naked exercise in bad faith, and represents another nail in the coffin of civil discourse and the ability to reasonably disagree over questions of law and policy. The need to dig up statements I wrote as a 24 year old, show that in the eyes of my critics I am not guilty of a legal infraction or neglect of my duties, but rather just governing while conservative."

Patrice Franklin:

Office of Fair Lending and Equal Opportunity

"I am not familiar with any statements Eric has made prior to his tenure at the CFPB. What I can say is that in his nine months as Policy Associate Director overseeing the Bureau's fair lending work, Eric has told me repeatedly that he is committed to enforcing the fair lending laws. While Eric and I have had disagreements on policy and legal issues related to fair lending, I have found him to be collegial, thoughtful and meticulous in our interactions. Under his tenure he has allowed us to continue to advance our fair lending supervisory and enforcement work and approved proposed new matters as well."

Thx,

cz

From: Czwartacki, John (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=czwartacki, john201>
To: Sutton, Kirsten (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=mork, kirsten7c6>
Cc: Johnson, Brian (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=johnson, brian843>
Bcc:
Subject: Fwd: Ficklin Letter
Date: Fri Sep 28 2018 16:14:24 EDT
Attachments:

Here is what I plan to send to any and all reporters:

You can report that “according to a Bureau spokesperson, the Acting Director has no plans to make any personnel or policy changes related to this issue.”

From: O'Harrow, Robert <Robert.OHarrow@washpost.com>
Date: September 28, 2018 at 3:15:59 PM EDT
To: Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>
Subject: Ficklin Letter

Can you please provide responses to the following issues.

Please respond as quickly as possible: We are posting a story as soon as we can.

1. Does Mick Mulvaney have an response to the letter by Ms. Ficklin that we just discussed?
 - 1a. Are there any plans to honor her request to halt the reorganization of the fair lending office in light of her new understanding of Mr. Blankenstein's views?
2. When Mr. Blankenstein asked Ms. Ficklin to write a letter of support -- as described in her letter -- did he explain the direction of the Washington Post article and the content of his blog posts?
3. Are there rules at CFPB that govern whether a supervisor can ask for a public statement from a subordinate?
4. Multiple people, including at least one senator and a group called the Fair Housing Alliance, have called on Mr. Blankenstein to step aside. Does he intend to do so?
6. Has the agency taken any action -- or does it plan to take any action -- against Ms. Ficklin?

Please gt back to us as soon as possible.

Thanks,

Robert

Robert O'Harrow Jr.
Washington Post Staff Writer

(b)(6)

From: Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>
Sent: Wednesday, September 26, 2018 5:32 PM
To: O'Harrow, Robert
Subject: RE: Two quotes for you

10-4

From: O'Harrow, Robert <Robert.OHarrow@washpost.com>
Sent: Wednesday, September 26, 2018 5:18 PM
To: Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>
Subject: Re: Two quotes for you

Understood.

No time set.

Robert O'Harrow Jr.

Washington Post Staff Writer

(b)(6)

From: Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>

Sent: Wednesday, September 26, 2018 5:06 PM
To: O'Harrow, Robert
Subject: RE: Two quotes for you

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Yes. Thanks.

Call now?

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Washington Post

(b)(6)

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We believe Mr. Blankenstein was 25 when he started the blog.

Can we alter his statement to reflect that?

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Washington Post Staff Writer

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Washington Post Staff Writer

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Robert, Renée, and Sean:

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These two quotes combined with what Derik is or likely to say, leads me to ask you: what really is the story? I hope you'll indulge me after you process these new quotes. I will give you call shortly. CZ

Eric Blankenstein

"The insight to be gained about how I perform my job today - by reading snippets of 14 year old blog

posts that have nothing to do with consumer protection law - is exactly zero. Any attempt to do so is a naked exercise in bad faith, and represents another nail in the coffin of civil discourse and the ability to reasonably disagree over questions of law and policy. The need to dig up statements I wrote as a 24 year old, show that in the eyes of my critics I am not guilty of a legal infraction or neglect of my duties, but rather just governing while conservative."

Patrice Franklin:

Office of Fair Lending and Equal Opportunity

"I am not familiar with any statements Eric has made prior to his tenure at the CFPB. What I can say is that in his nine months as Policy Associate Director overseeing the Bureau's fair lending work, Eric has told me repeatedly that he is committed to enforcing the fair lending laws. While Eric and I have had disagreements on policy and legal issues related to fair lending, I have found him to be collegial, thoughtful and meticulous in our interactions. Under his tenure he has allowed us to continue to advance our fair lending supervisory and enforcement work and approved proposed new matters as well."

Thx,

cz

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</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=czwartacki, john201>
To: Gilford, Samuel (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=samuel.gilford>; Holland,
Megan (CFPB) </o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=megan.holland>; Eskola,
David (CFPB) </o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=eskola, david (cfpb)504>
Cc: Sutton, Kirsten (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=mork, kirsten7c6>
Bcc:
Subject: Fwd: Ficklin Letter
Date: Fri Sep 28 2018 16:23:26 EDT
Attachments:

FYI, here is what I just sent to The Washington post in response to their questions. If you need to use the quotation below to guide any other response, please do so.

From: Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>
Date: September 28, 2018 at 4:20:18 PM EDT
To: O'Harrow, Robert <Robert.OHarrow@washpost.com>
Subject: Fwd: Ficklin Letter

Bob,

You can report that “according to a spokesperson, the Bureau has no plan to make any personnel or policy changes related to this issue.”

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Thanks,

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Washington Post Staff Writer

(b)(6)

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Washington Post

(b)(6)

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Washington Post Staff Writer

n(b)(6)



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Thx,

CZ

From: Czwartacki, John (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=czwartacki, john201>
To: D'Angelo, Chris (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=chris.dangelo>; Ficklin,
Patrice (CFPB) </o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=patrice.ficklin>
Cc: Blankenstein, Eric (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=blankenstein, eric0fe>
Bcc:
Subject: RE: Call from WaPo
Date: Fri Sep 28 2018 15:37:41 EDT
Attachments:

That is probably a wise choice, addition to being bureau policy.

From: D'Angelo, Chris (CFPB) <Christopher.DAngelo@cfpb.gov>
Date: September 28, 2018 at 3:25:50 PM EDT
To: Ficklin, Patrice (CFPB) <Patrice.Ficklin@cfpb.gov>, Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>
Cc: Blankenstein, Eric (CFPB) <Eric.Blankenstein@cfpb.gov>
Subject: RE: Call from WaPo

I also received an inquiry from Ryan Barber at the National Law Journal [redacted] (b)(6) I do not intend to respond.

From: Ficklin, Patrice (CFPB)
Sent: Friday, September 28, 2018 3:22 PM
To: Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>
Cc: Blankenstein, Eric (CFPB) <Eric.Blankenstein@cfpb.gov>; D'Angelo, Chris (CFPB) <Christopher.DAngelo@cfpb.gov>
Subject: Call from WaPo

I have received a call to my home from Renae Merle of the Washington Post. I do not wish to engage with reporters. If you want to contact her, her information follows. Thx

Renae.Merle@washpost.com

(b)(6)



From: Dickenson, Denise (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=dickson, denisea5f>

To: Hand, Delicia (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=delicia.hand>; Welcher,
Anthony (CFPB) </o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=welcher, anthony51c>

Cc: Pandolfo, Anthony (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=anthony.pandolfo>;
Czwartacki, John (CFPB) </o=cfpbexc/ou=exchange administrative
group (fydibohf23spdlt)/cn=recipients/cn=czwartacki, john201>

Bcc:

Subject: RE: Response Requested: Request for a POC for (b)(5)

Date: Fri Sep 28 2018 15:56:55 EDT

Attachments:

(b)(5)

Denise Dickenson
Content Strategist
Office of the Director
Bureau of Consumer Financial Protection
Office: (202) 435-7478 (b)(6)
consumerfinance.gov

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From: Hand, Delicia (CFPB)
Sent: Friday, September 28, 2018 3:49 PM
To: Dickenson, Denise (CFPB) <Denise.Dickenson@cfpb.gov>; Welcher, Anthony (CFPB) <Anthony.Welcher@cfpb.gov>
Cc: Pandolfo, Anthony (CFPB) <Anthony.Pandolfo@cfpb.gov>; Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>
Subject: RE: Response Requested: Request for a POC for (b)(5)

Denise,

(b)(5)

Thanks,

Delicia

From: Dickenson, Denise (CFPB) <Denise.Dickenson@cfpb.gov>
Date: September 28, 2018 at 3:41:07 PM EDT
To: Welcher, Anthony (CFPB) <Anthony.Welcher@cfpb.gov>
Cc: Hand, Delicia (CFPB) <Delicia.Hand@cfpb.gov>, Pandolfo, Anthony (CFPB) <Anthony.Pandolfo@cfpb.gov>, Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>
Subject: RE: Response Requested: Request for a POC for (b)(5)

Great, thanks

Denise Dickenson

Content Strategist

Office of the Director

Bureau of Consumer Financial Protection

Office: (202) 435-7478 | Mobile: (b)(6)

consumerfinance.gov

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Cc: Hand, Delicia (CFPB) <Delicia.Hand@cfpb.gov>; Pandolfo, Anthony (CFPB) <Anthony.Pandolfo@cfpb.gov>; Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>
Subject: Re: Response Requested: Request for a POC for (b)(5)

Denise,

(b)(5)

Thank you

From: Dickenson, Denise (CFPB) <Denise.Dickenson@cfpb.gov>
Date: September 28, 2018 at 11:39:52 AM EDT
To: Blankenstein, Eric (CFPB) <Eric.Blankenstein@cfpb.gov>, D'Angelo, Chris (CFPB) <Christopher.DAngelo@cfpb.gov>, McLeod, Mary (CFPB) <Mary.McLeod@cfpb.gov>, Pahl, Tom (CFPB) <Thomas.Pahl@cfpb.gov>, Silberman, David (CFPB) <David.Silberman@cfpb.gov>, Welcher, Anthony (CFPB) <Anthony.Welcher@cfpb.gov>, Martinez, Zixta (CFPB) <Zixta.Martinez@cfpb.gov>, Greenwood, Sheila (CFPB) <Sheila.Greenwood@cfpb.gov>, Hillebrand, Gail (CFPB) <Gail.Hillebrand@cfpb.gov>, Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>
Cc: Johnson, Brian (CFPB) <Brian.Johnson2@cfpb.gov>, Sutton, Kirsten (CFPB) <Kirsten.Sutton@cfpb.gov>, Fulton, Kate (CFPB) <Katherine.Fulton@cfpb.gov>
Subject: Response Requested: Request for a POC for (b)(5)

(b)(5)

If possible, can you send your division POC to me by COB, October 5. Once each division identifies a

POC, (b)(5)

(b)(5)

Thanks

Denise

Denise Dickenson

Content Strategist

Office of the Director

Bureau of Consumer Financial Protection

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To: Dickenson, Denise (CFPB) </o=cfpbexc/ou=exchange administrative group (fydibohf23spdlt)/cn=recipients/cn=dickson, denisea5f>;
Welcher, Anthony (CFPB) </o=cfpbexc/ou=exchange administrative group (fydibohf23spdlt)/cn=recipients/cn=welcher, anthony51c>
Cc: Pandolfo, Anthony (CFPB) </o=cfpbexc/ou=exchange administrative group (fydibohf23spdlt)/cn=recipients/cn=anthony.pandolfo>;
Czwartacki, John (CFPB) </o=cfpbexc/ou=exchange administrative group (fydibohf23spdlt)/cn=recipients/cn=czwartacki, john201>
Bcc:
Subject: RE: Response Requested: Request for a POC for (b)(5)
Date: Fri Sep 28 2018 15:48:55 EDT
Attachments:

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Thanks,
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(b)(5)

Thank you

From: Dickenson, Denise (CFPB) <Denise.Dickenson@cfpb.gov>
Date: September 28, 2018 at 11:39:52 AM EDT
To: Blankenstein, Eric (CFPB) <Eric.Blankenstein@cfpb.gov>, D'Angelo, Chris (CFPB) <Christopher.DAngelo@cfpb.gov>, McLeod, Mary (CFPB) <Mary.McLeod@cfpb.gov>, Pahl, Tom (CFPB) <Thomas.Pahl@cfpb.gov>, Silberman, David (CFPB) <David.Silberman@cfpb.gov>, Welcher, Anthony (CFPB) <Anthony.Welcher@cfpb.gov>, Martinez, Zixta (CFPB) <Zixta.Martinez@cfpb.gov>, Greenwood, Sheila (CFPB) <Sheila.Greenwood@cfpb.gov>, Hillebrand, Gail (CFPB) <Gail.Hillebrand@cfpb.gov>, Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>
Cc: Johnson, Brian (CFPB) <Brian.Johnson2@cfpb.gov>, Sutton, Kirsten (CFPB) <Kirsten.Sutton@cfpb.gov>, Fulton, Kate (CFPB) <Katherine.Fulton@cfpb.gov>
Subject: Response Requested: Request for a POC for (b)(5)

(b)(5)

(b)(5)

Thanks

Denise

Denise Dickenson

Content Strategist

Office of the Director

Bureau of Consumer Financial Protection

Office: (202) 435-7478 | Mobile: (b)(6)

consumerfinance.gov

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From: Hand, Delicia (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=delicia.hand>
To: Czwartacki, John (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=czwartacki, john201>
Cc:
Bcc:
Subject: RE: Comms Staffing Documents
Date: Fri Sep 28 2018 15:57:51 EDT
Attachments:

CZ,

(b)(5)

From: Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>
Date: September 25, 2018 at 11:25:22 AM EDT
To: Hand, Delicia (CFPB) <Delicia.Hand@cfpb.gov>
Cc: Sutton, Kirsten (CFPB) <Kirsten.Sutton@cfpb.gov>
Subject: RE: Comms Staffing Documents

(b) Delicia,

(b)(5)

From: Hand, Delicia (CFPB)
Sent: Tuesday, September 25, 2018 11:18 AM
To: Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>
Cc: Sutton, Kirsten (CFPB) <Kirsten.Sutton@cfpb.gov>
Subject: RE: Comms Staffing Documents

CZ,

(b)(5)

Thanks,

Delicia

From: Czwartacki, John (CFPB)
Sent: Wednesday, September 19, 2018 5:00 PM
To: Hand, Delicia (CFPB) <Delicia.Hand@cfpb.gov>
Cc: Sutton, Kirsten (CFPB) <Kirsten.Sutton@cfpb.gov>
Subject: Re: Comms Staffing Documents

Delicia,

(b)(5)

(b)(5)

Thank you and I appreciate all the help.

Cz

From: Hand, Delicia (CFPB) <Delicia.Hand@cfpb.gov>
Date: September 18, 2018 at 10:37:08 AM EDT
To: Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>
Subject: FW: Comms Staffing Documents

CZ,

(b)(5)

(b)(5)

From: Pond, Ryan (CFPB)
Sent: Thursday, September 06, 2018 4:37 PM
To: Hand, Delicia (CFPB) <Delicia.Hand@cfpb.gov>
Cc: Strange, Dena (CFPB) <Dena.Strange@cfpb.gov>
Subject: Comms Staffing Documents

Hi Delicia,

(b)(5)

Thanks!

ryan

ryan

Ryan Pond

Office of Human Capital
Tel: 202.435.7486

consumerfinance.gov

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From: Dickenson, Denise (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=dickson, denisea5f>
To: Hand, Delicia (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=delicia.hand>; Welcher,
Anthony (CFPB) </o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=welcher, anthony51c>
Cc: Pandolfo, Anthony (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=anthony.pandolfo>;
Czwartacki, John (CFPB) </o=cfpbexc/ou=exchange administrative
group (fydibohf23spdlt)/cn=recipients/cn=czwartacki, john201>
Bcc:
Subject: RE: Response Requested: Request for a POC for (b)(5)
Date: Fri Sep 28 2018 16:13:02 EDT
Attachments:

Ah. I didn't realize that.

(b)(5) [REDACTED]. Let's chat on Monday if you're available.

Denise Dickenson
Content Strategist
Office of the Director
Bureau of Consumer Financial Protection
Office: (202) 435-7478 | Mobile: (b)(6)
consumerfinance.gov

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From: Hand, Delicia (CFPB)
Sent: Friday, September 28, 2018 4:10 PM
To: Dickenson, Denise (CFPB) <Denise.Dickenson@cfpb.gov>; Welcher, Anthony (CFPB) <Anthony.

Welcher@cfpb.gov>
Cc: Pandolfo, Anthony (CFPB) <Anthony.Pandolfo@cfpb.gov>; Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>
Subject: RE: Response Requested: Request for a POC for (b)(5)

Thanks, that makes sense. (b)(5)

(b)(5)

From: Dickenson, Denise (CFPB) <Denise.Dickenson@cfpb.gov>
Date: September 28, 2018 at 3:56:56 PM EDT
To: Hand, Delicia (CFPB) <Delicia.Hand@cfpb.gov>, Welcher, Anthony (CFPB) <Anthony.Welcher@cfpb.gov>
Cc: Pandolfo, Anthony (CFPB) <Anthony.Pandolfo@cfpb.gov>, Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>
Subject: RE: Response Requested: Request for a POC for (b)(5)

(b)(5)

Denise Dickenson

Content Strategist

Office of the Director

Bureau of Consumer Financial Protection

Office: (202) 435-7478 | Mobile

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(b)(6)

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From: Hand, Delicia (CFPB)
Sent: Friday, September 28, 2018 3:49 PM
To: Dickenson, Denise (CFPB) <Denise.Dickenson@cfpb.gov>; Welcher, Anthony (CFPB) <Anthony.Welcher@cfpb.gov>
Cc: Pandolfo, Anthony (CFPB) <Anthony.Pandolfo@cfpb.gov>; Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>
Subject: RE: Response Requested: Request for a POC for (b)(5)

Denise,

(b)(5)

Thanks,

Delicia

From: Dickenson, Denise (CFPB) <Denise.Dickenson@cfpb.gov>
Date: September 28, 2018 at 3:41:07 PM EDT
To: Welcher, Anthony (CFPB) <Anthony.Welcher@cfpb.gov>
Cc: Hand, Delicia (CFPB) <Delicia.Hand@cfpb.gov>, Pandolfo, Anthony (CFPB) <Anthony.Pandolfo@cfpb.gov>, Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>
Subject: RE: Response Requested: Request for a POC for (b)(5)

Great, thanks

Denise Dickenson
Content Strategist
Office of the Director
Bureau of Consumer Financial Protection

Office: (202) 435-7478 | Mobile: (2

(b)(6)

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From: Welcher, Anthony (CFPB)
Sent: Friday, September 28, 2018 1:51 PM
To: Dickenson, Denise (CFPB) <Denise.Dickenson@cfpb.gov>
Cc: Hand, Delicia (CFPB) <Delicia.Hand@cfpb.gov>; Pandolfo, Anthony (CFPB) <Anthony.Pandolfo@cfpb.gov>; Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>
Subject: Re: Response Requested: Request for a POC for (b)(5)

Denise,

(b)(5)

Thank you

From: Dickenson, Denise (CFPB) <Denise.Dickenson@cfpb.gov>
Date: September 28, 2018 at 11:39:52 AM EDT
To: Blankenstein, Eric (CFPB) <Eric.Blankenstein@cfpb.gov>, D'Angelo, Chris (CFPB) <Christopher.DAngelo@cfpb.gov>, McLeod, Mary (CFPB) <Mary.McLeod@cfpb.gov>, Pahl, Tom (CFPB) <Thomas.Pahl@cfpb.gov>, Silberman, David (CFPB) <David.Silberman@cfpb.gov>, Welcher, Anthony (CFPB) <Anthony.Welcher@cfpb.gov>, Martinez, Zixta (CFPB) <Zixta.Martinez@cfpb.gov>, Greenwood, Sheila (CFPB) <Sheila.Greenwood@cfpb.gov>, Hillebrand, Gail (CFPB) <Gail.Hillebrand@cfpb.gov>, Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>
Cc: Johnson, Brian (CFPB) <Brian.Johnson2@cfpb.gov>, Sutton, Kirsten (CFPB) <Kirsten.Sutton@cfpb.gov>, Fulton, Kate (CFPB) <Katherine.Fulton@cfpb.gov>
Subject: Response Requested: Request for a POC for (b)(5)

CZ asked me to reach out to you and let you know we are in the process of developing an electronic Bureau-wide calendar of external deliverables. The Bureau-wide calendar will serve as a collaborative

(b)(5)

Thanks

Denise

Denise Dickenson

Content Strategist

Office of the Director

Bureau of Consumer Financial Protection

Office: (202) 435-7478 | Mobile: (b)(6)

consumerfinance.gov

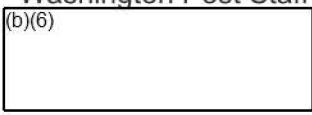
Confidentiality Notice: If you received this email by mistake, you should notify the sender of the mistake and delete the e-mail and any attachments. An inadvertent disclosure is not intended to waive any privileges.

From: O'Harrow, Robert
<robert.oharrow@washpost.com>
To: Czwartacki, John (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=czwartacki, john201>
Cc:
Bcc:
Subject: Re: Ficklin Letter
Date: Fri Sep 28 2018 16:36:51 EDT
Attachments:

Thanks.

Robert O'Harrow Jr.
Washington Post Staff Writer

(b)(6)



From: Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>
Sent: Friday, September 28, 2018 4:27 PM
To: O'Harrow, Robert
Subject: Re: Ficklin Letter

Not beyond what was shared with you yesterday.

From: O'Harrow, Robert <Robert.OHarrow@washpost.com>
Date: September 28, 2018 at 4:25:57 PM EDT
To: Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>
Subject: Re: Ficklin Letter

To be clear: No comment from Blankenstein or Mulvaney?

Robert O'Harrow Jr.
Washington Post Staff Writer
m) (b)(6)

From: Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>
Sent: Friday, September 28, 2018 4:20 PM
To: O'Harrow, Robert
Subject: Fwd: Ficklin Letter

Bob,

You can report that "according to a spokesperson, the Bureau has no plan to make any personnel or policy changes related to this issue."

From: O'Harrow, Robert <Robert.OHarrow@washpost.com>
Date: September 28, 2018 at 3:15:59 PM EDT
To: Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>
Subject: Ficklin Letter

Can you please provide responses to the following issues.

Please respond as quickly as possible: We are posting a story as soon as we can.

1. Does Mick Mulvaney have an response to the letter by Ms. Ficklin that we just discussed?
 - 1a. Are there any plans to honor her request to halt the reorganization of the fair lending office in light of her new understanding of Mr. Blankenstein's views?
2. When Mr. Blankenstein asked Ms. Ficklin to write a letter of support -- as described in her letter -- did he explain the direction of the Washington Post article and the content of his blog posts?
3. Are there rules at CFPB that govern whether a supervisor can ask for a public statement from a subordinate?
4. Multiple people, including at least one senator and a group called the Fair Housing Alliance, have called on Mr. Blankenstein to step aside. Does he intend to do so?
6. Has the agency taken any action -- or does it plan to take any action -- against Ms. Ficklin?

Please gt back to us as soon as possible.

Thanks,

Robert

Robert O'Harrow Jr.
Washington Post Staff Writer
m) (b)(6)

From: Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>
Sent: Wednesday, September 26, 2018 5:32 PM
To: O'Harrow, Robert
Subject: RE: Two quotes for you

10-4

From: O'Harrow, Robert <Robert.OHarrow@washpost.com>
Sent: Wednesday, September 26, 2018 5:18 PM
To: Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>
Subject: Re: Two quotes for you

Understood.

No time set.

Robert O'Harrow Jr.
Washington Post Staff Writer
m) (b)(6)

From: Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>
Sent: Wednesday, September 26, 2018 5:06 PM
To: O'Harrow, Robert
Subject: RE: Two quotes for you

Bob, (b)(5)
time you might publish?

Before I went out the door are you able to share Any idea of what

From: O'Harrow, Robert <Robert.OHarrow@washpost.com>
Sent: Wednesday, September 26, 2018 3:41 PM
To: Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>
Subject: Re: Two quotes for you

Yes. Thanks.

Call now?

Robert O'Harrow

Washington Post

(b)(6)
m)

On Sep 26, 2018, at 3:28 PM, Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov> wrote:

Yes.

Can we talk yet?

From: O'Harrow, Robert <Robert.OHarrow@washpost.com>
Sent: Wednesday, September 26, 2018 2:53 PM
To: Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>
Subject: Re: Two quotes for you

Thanks.

We believe Mr. Blankenstein was 25 when he started the blog.

Can we alter his statement to reflect that?

Robert O'Harrow Jr.

Washington Post Staff Writer

m) (b)(6)

From: Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>
Sent: Wednesday, September 26, 2018 2:30 PM
To: O'Harrow, Robert
Subject: RE: Two quotes for you

It should be of little surprise that disgruntled former staff are, well, disgruntled. Eric along with all of our political appointees work hand-in-hand with our subject matter experts and career staff to help craft policy and execute our statutory obligations. That is the give-and-take at every federal agency. This being the Bureau's first leadership transition in its history, it's understandable that some here might find that change difficult.

From: O'Harrow, Robert <Robert.OHarrow@washpost.com>
Sent: Wednesday, September 26, 2018 2:07 PM
To: Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>
Subject: Re: Two quotes for you

Quick question: Multiple recently departed bureau officials said Blankenstein and the other political appointees have taken a far larger role in policy and enforcement decisions and that he has excluded career staff from formulating policy etc.

I'd welcome his or your thoughts about this.

As soon as possible please.

Robert O'Harrow Jr.

Washington Post Staff Writer

m) (b)(5)

From: Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>
Sent: Wednesday, September 26, 2018 1:58 PM
To: O'Harrow, Robert
Subject: RE: Two quotes for you

[EXTERNAL EMAIL]

Typo.

It's Patrice Ficklin

From: Czwartacki, John (CFPB)
Sent: Wednesday, September 26, 2018 1:37 PM
To: 'O'Harrow, Robert' <Robert.OHarrow@washpost.com>
Subject: Two quotes for you

Robert, Renée, and Sean:

Below are two quotes for your story. The first is from Eric, the other is from Patrice Franklin. She directs the Office of Fair Lending and Equal Opportunity, and original staffer who stood up the office, and was hired by the prior leadership under the last administration. I'm certain she would be very familiar to your "former" Bureau sources that you said you reached out to you or are otherwise according to your story. Both her position and what she says make her a worthwhile voice, to say the least.

These two quotes combined with what Derik is or likely to say, leads me to ask you: what really is the story? I hope you'll indulge me after you process these new quotes. I will give you call shortly. CZ

Eric Blankenstein

"The insight to be gained about how I perform my job today - by reading snippets of 14 year old blog posts that have nothing to do with consumer protection law - is exactly zero. Any attempt to do so is a naked exercise in bad faith, and represents another nail in the coffin of civil discourse and the ability to reasonably disagree over questions of law and policy. The need to dig up statements I wrote as a 24 year old, show that in the eyes of my critics I am not guilty of a legal infraction or neglect of my duties,

but rather just governing while conservative."

Patrice Franklin:

Office of Fair Lending and Equal Opportunity

"I am not familiar with any statements Eric has made prior to his tenure at the CFPB. What I can say is that in his nine months as Policy Associate Director overseeing the Bureau's fair lending work, Eric has told me repeatedly that he is committed to enforcing the fair lending laws. While Eric and I have had disagreements on policy and legal issues related to fair lending, I have found him to be collegial, thoughtful and meticulous in our interactions. Under his tenure he has allowed us to continue to advance our fair lending supervisory and enforcement work and approved proposed new matters as well."

Thx,

CZ

From: Eric.Blankenstein@cfpb.gov
<eric.blankenstein@cfpb.gov>
To: Bleicken, David (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=david.bleicken>
Cc:
Bcc:
Subject: Re: Today
Date: Fri Sep 28 2018 07:06:55 EDT
Attachments:

(b)(6)

From: Bleicken, David (CFPB) <David.Bleicken@cfpb.gov>
Date: September 28, 2018 at 6:37:33 AM EDT
To: D'Angelo, Chris (CFPB) <Christopher.DAngelo@cfpb.gov>, Blankenstein, Eric (CFPB) <Eric.Blankenstein@cfpb.gov>
Subject: Re: Today

From: Czwartacki, John (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=czwartacki, john201>
To: Sutton, Kirsten (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=mork, kirsten7c6>; Mulvaney,
Mick (CFPB) </o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=mulvaney, mickb5c>; Johnson,
Brian (CFPB) </o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=johnson, brian843>;
Blankenstein, Eric (CFPB) </o=cfpbexc/ou=exchange
administrative group
(fydibohf23spdlt)/cn=recipients/cn=blankenstein, eric0fe>
Cc:
Bcc:
Subject: Re: FYI-WaPo
Date: Sat Sep 29 2018 12:04:08 EDT
Attachments:

Who could have done that?

From: Sutton, Kirsten (CFPB) <Kirsten.Sutton@cfpb.gov>
Date: September 28, 2018 at 9:30:20 PM EDT
To: Mulvaney, Mick (CFPB) <Mick@cfpb.gov>, Johnson, Brian (CFPB) <Brian.Johnson2@cfpb.gov>,
Blankenstein, Eric (CFPB) <Eric.Blanckenstein@cfpb.gov>, Czwartacki, John (CFPB) <John.
Czwartacki@cfpb.gov>
Subject: FYI-WaPo

My email to Patrice was shared with the Washington Post:

https://www.washingtonpost.com/investigations/trump-anti-discrimination-official-faces-rebellion-at-agency-over-racially-tinged-blog-posts/2018/09/28/ed5b8e6a-c351-11e8-97a5-ab1e46bb3bc7_story.html?utm_term=.e69910813add

From: Czwartacki, John (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=czwartacki, john201>
To: Gilford, Samuel (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=samuel.gilford>
Cc:
Bcc:
Subject: Re: No daily press download?
Date: Fri Sep 28 2018 21:29:26 EDT
Attachments:

10-4

From: Gilford, Samuel (CFPB) <Samuel.Gilford@cfpb.gov>
Date: September 28, 2018 at 7:53:15 PM EDT
To: Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>
Subject: Re: No daily press download?

Sorry, I meant to write and say no new inquiries except that late one from Kate Berry

From: Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>
Date: September 28, 2018 at 6:42:31 PM EDT
To: Gilford, Samuel (CFPB) <Samuel.Gilford@cfpb.gov>
Subject: No daily press download?

From: Blankenstein, Eric (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=blankenstein, eric0fe>
To: Czwartacki, John (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=czwartacki, john201>;
Johnson, Brian (CFPB) </o=cfpbexc/ou=exchange administrative
group (fydibohf23spdlt)/cn=recipients/cn=johnson, brian843>;
Sutton, Kirsten (CFPB) </o=cfpbexc/ou=exchange administrative
group (fydibohf23spdlt)/cn=recipients/cn=mork, kirsten7c6>
Cc:
Bcc:
Subject: RE: Washington Post/O'Harrow
Date: Mon Oct 01 2018 15:34:39 EDT
Attachments:

(b)(5)

From: Czwartacki, John (CFPB)
Sent: Monday, October 1, 2018 3:13 PM
To: Johnson, Brian (CFPB) <Brian.Johnson2@cfpb.gov>; Sutton, Kirsten (CFPB) <Kirsten.Sutton@cfpb.gov>
Cc: Blankenstein, Eric (CFPB) <Eric.Blanenstein@cfpb.gov>
Subject: FW: Washington Post/O'Harrow

From: O'Harrow, Robert <Robert.OHarrow@washpost.com>
Sent: Monday, October 1, 2018 2:59 PM
To: Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>
Subject: Re: Washington Post/O'Harrow

Hey.

See below the link and his comments pasted below that.

Thanks,

Robert

<https://ricochet.com/archives/the-hysteria-about-the-hysteria/comment-page-12/#comment-3599741>

Serious question #1: If, while you were writing for The Simpsons, someone had come to you from the future and said that the jokes you were writing would one day directly lead to the election of the P***y-Grabber-In-Chief, would you have changed what you did? In hindsight, do you at least have a better understanding of your critics' arguments?

Serious question #2 (relating to a different comment): it has only been obliquely hit on by other comments, but please help me understand how birtherism = racism. Replace President Obama's Kenyan heritage with Swedish (and for fun change his name to Sven Laarson), but he holds the exact same positions, says the exact same things, etc. If Trump went around arguing that President Laarson was actually born in Malmo, you wouldn't call that racist, would you? Help me understand why questioning the place of President Obama's birth is racist, but questioning the place of President Laarson's birth is not.

<https://ricochet.com/archives/the-hysteria-about-the-hysteria/comment-page-12/#comment-3599741>

Robert O'Harrow Jr.

Washington Post Staff Writer

(b)(6)

From: Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>
Sent: Monday, October 1, 2018 1:39 PM
To: O'Harrow, Robert
Subject: Re: Washington Post/O'Harrow

[EXTERNAL EMAIL]

Will do. In the meantime can you send me this "birther" Commentary? This way I know what you're talking about.

From: O'Harrow, Robert <Robert.OHarrow@washpost.com>
Date: October 1, 2018 at 12:51:48 PM EDT
To: Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>
Subject: Washington Post/O'Harrow

If you get a moment, can you call me?

We are working on a story about the impact of the Mulvaney and the political appointees.

I'd still like to talk to someone about what we're finding. Also, I'd like a tour of the operations.

I have new blog/online commentary by Blankenstein, including a defense of the Birther Movement and questions he raises about why people assume the Birther movement racist.

Can we discuss?

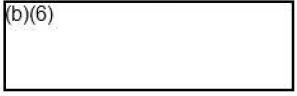
Thank you,

Robert

Robert O'Harrow Jr.

Washington Post Staff Writer

(b)(6)



From: Blankenstein, Eric (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=blankenstein, eric0fe>
To: Sutton, Kirsten (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=mork, kirsten7c6>; Johnson,
Brian (CFPB) </o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=johnson, brian843>;
Czwartacki, John (CFPB) </o=cfpbexc/ou=exchange administrative
group (fydibohf23spdlt)/cn=recipients/cn=czwartacki, john201>;
Fulton, Kate (CFPB) </o=cfpbexc/ou=exchange administrative
group (fydibohf23spdlt)/cn=recipients/cn=kate.fulton>
Cc:
Bcc:
Subject: Fwd: My thoughts
Date: Fri Sep 28 2018 15:48:04 EDT
Attachments:

From: Posner, Michael (CFPB) <Michael.Posner@cfpb.gov>
Date: September 28, 2018 at 3:43:16 PM EDT
To: Nier, Charles (CFPB) <Charles.Nier@cfpb.gov>, Ficklin, Patrice (CFPB) <Patrice.Ficklin@cfpb.gov>, _DL_CFPB_SEFL Front Office <_DL_CFPB_SEFLFrontOffice@cfpb.gov>, _DL_CFPB_Supervision Policy <SupervisionPolicy@cfpb.gov>, _DL_CFPB_SupervisionExaminations <_DL_CFPB_SupervisionExaminations@cfpb.gov>, _DL_CFPB_NE_Region_Directory <_DL_CFPB_NE_Region_Directory@cfpb.gov>, _DL_CFPB_Examiners Midwest <_DL_CFPB_ExaminersMidwest@cfpb.gov>, _DL_CFPB_Examiners SE <_DL_CFPB_ExaminersSE@cfpb.gov>, _DL_CFPB_Examiners West <_DL_CFPB_ExaminersWest@cfpb.gov>, _DL_CFPB_Fair Lending Office <_DL_CFPB_FairLendingOffice@cfpb.gov>, Enforcement Team CFPB <EnforcementTeamCFPB@cfpb.gov>
Cc: D'Angelo, Chris (CFPB) <Christopher.DAngelo@cfpb.gov>
Subject: RE: My thoughts

With my name added.

From: Nier, Charles (CFPB)
Sent: Friday, September 28, 2018 3:39 PM
To: Ficklin, Patrice (CFPB) <Patrice.Ficklin@cfpb.gov>; _DL_CFPB_SEFL Front Office <_DL_CFPB_SEFLFrontOffice@cfpb.gov>; _DL_CFPB_Supervision Policy <SupervisionPolicy@cfpb.gov>; _DL_CFPB_SupervisionExaminations <_DL_CFPB_SupervisionExaminations@cfpb.gov>; _DL_CFPB_NE_Region_Directory <_DL_CFPB_NE_Region_Directory@cfpb.gov>; _DL_CFPB_Examiners Midwest <_DL_CFPB_ExaminersMidwest@cfpb.gov>; _DL_CFPB_Examiners SE <_DL_CFPB_ExaminersSE@cfpb.gov>; _DL_CFPB_Examiners West

<_DL_CFPB_ExaminersWest@cfpb.gov>; _DL_CFPB_Fair Lending Office
<_DL_CFPB_FairLendingOffice@cfpb.gov>; Enforcement Team CFPB
<EnforcementTeamCFPB@cfpb.gov>
Cc: D'Angelo, Chris (CFPB) <Christopher.DAngelo@cfpb.gov>
Subject: RE: My thoughts
Importance: High

We, the undersigned members of the Office of Fair Lending and Equal Opportunity, support Patrice Ficklin in her statement below and continue to work vigorously to discharge the Office of Fair Lending and Equal Opportunity's statutory mandate. We remain committed to working together to promote fair, equitable, and nondiscriminatory access to credit for all consumers. We support her recommendation to pause the proposed reorganization of the Office of Fair Lending and Equal Opportunity.

Jeffery Blumberg

Theresa Burton

Bobby Conner

Albert Chang

Christopher Davis

Alex Eckstein

Eathen Gums

Vinny Herman

Abby Hogan

Akila Kannan

Ena Koukourinis

Timothy Lambert

Samuel Miller

Jeffrey Morrow

Charles Nier

Michal Posner

Jesse Stewart

Eric Wang

From: Ficklin, Patrice (CFPB)
Sent: Friday, September 28, 2018 2:02 PM
To: _DL_CFPB_SEFL Front Office; _DL_CFPB_Supervision Policy; _DL_CFPB_SupervisionExaminations; _DL_CFPB_NE_Region_Directory; _DL_CFPB_Examiners Midwest; _DL_CFPB_Examiners SE; _DL_CFPB_Examiners West; _DL_CFPB_Fair Lending Office; Enforcement Team CFPB
Cc: D'Angelo, Chris (CFPB)
Subject: My thoughts

Corrected subject line.

From: Ficklin, Patrice (CFPB)
Sent: Friday, September 28, 2018 2:01 PM
To: _DL_CFPB_SEFL Front Office <_DL_CFPB_SEFLFrontOffice@cfpb.gov>; _DL_CFPB_Supervision Policy <SupervisionPolicy@cfpb.gov>; _DL_CFPB_SupervisionExaminations <_DL_CFPB_SupervisionExaminations@cfpb.gov>; _DL_CFPB_NE_Region_Directory <_DL_CFPB_NE_Region_Directory@cfpb.gov>; _DL_CFPB_Examiners Midwest <_DL_CFPB_ExaminersMidwest@cfpb.gov>; _DL_CFPB_Examiners SE <_DL_CFPB_ExaminersSE@cfpb.gov>; _DL_CFPB_Examiners West <_DL_CFPB_ExaminersWest@cfpb.gov>; _DL_CFPB_Fair Lending Office <_DL_CFPB_FairLendingOffice@cfpb.gov>; Enforcement Team CFPB <EnforcementTeamCFPB@cfpb.gov>
Cc: D'Angelo, Chris (CFPB) <Christopher.DAngelo@cfpb.gov>
Subject: RE: FY17/18 Awards Reporting Q1 - Q4

Fellow Colleagues:

Those of you who know me know that I regularly seek wisdom to guide my words and actions. And, you know that I often turn to the scholarship of Martin Luther King, Jr. to help me express my thoughts as an executive leader.

Today I was struck by the relevance of the following quote by Dr. King:

"Nothing in the world is more dangerous than sincere ignorance and conscientious stupidity."

True to the spirit of this quote, I have done my best as the leader of the Bureau's fair lending program to support, teach and advise our leadership as we work together to protect consumers from lending discrimination and expand access to good credit.

What I know is this: when Eric Blankenstein asked me to make a statement in support of him to the Washington Post, I dropped everything I was doing while on leave to honor his request. Because he asked me to send the statement to him by 12noon if possible, I did not read his blog posts before drafting my quote. Instead, I spoke to my general experience with him during his nine months as our

Policy Associate Director.

After the article appeared, I began to read his posts and was struck by how they reminded me of debates we've had with Eric on supervisory and enforcement matters. I firmly believe that Eric, like the rest of us, is entitled to have his own political views, and that in his position he has authority to make the policy decisions for our division. What I find appalling, however, is the tone and framing of those views in his blog posts. The tone and framing are deeply disturbing and offensive to me as a woman, African American, advocate for LGBTQ rights, and human being. They are far from civil discourse, and I am disappointed that Eric has not expressed regret about the tone and framing of his remarks made 14 years ago. I also am deeply disappointed that his quote in the Post article included no statement from him expressing support for a vigorous fair lending program.

My experience with Eric has involved give and take as we have taught him about fair lending jurisprudence and statistical methods. And while he has been collegial, thoughtful and meticulous, I have had experiences that have raised concerns that are now quite alarming in light of the content of his blog posts—experiences that call into question Eric's ability and intent to carry out his and the Acting Director's repeated yet unsubstantiated commitment to a continued strong fair lending program under governing legal precedent.

In light of my concerns I am asking the Acting Director to pause the proposed reorganization of the Office of Fair Lending and Equal Opportunity. I no longer have faith that the Bureau's obligation to enforce the fair lending laws will be faithfully discharged in the currently-contemplated reorganized structure.

Patrice Alexander Ficklin, Fair Lending Director

Patrice Alexander Ficklin

Fair Lending Director

Bureau of Consumer Financial Protection

Patrice.Ficklin@cfpb.gov

Tel: 202-435-7205

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From: Blankenstein, Eric (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=blankenstein, eric0fe>
To: Dasgupta, Richa (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=richa.dasgupta>
Cc: Reardon, Colin (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=reardon, colin58b>;
Dasgupta, Richa (CFPB) </o=cfpbexc/ou=exchange administrative
group (fydibohf23spdlt)/cn=recipients/cn=richa.dasgupta>;
Dennis, Jenelle (CFPB) </o=cfpbexc/ou=exchange administrative
group (fydibohf23spdlt)/cn=recipients/cn=jenelle.dennis>;
Hilfinger-Pardo, Solange (CFPB) </o=cfpbexc/ou=exchange
administrative group
(fydibohf23spdlt)/cn=recipients/cn=hilfinger-pardo,
patriciaf28>; Sachs, Emily (CFPB) </o=cfpbexc/ou=exchange
administrative group
(fydibohf23spdlt)/cn=recipients/cn=emily.mintz>; Wells, John
(CFPB) </o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=john.wells>; Petersen, Cara
(CFPB) </o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=cara.petersen>; Donoghue,
Kristen (CFPB) </o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=kristen.donoghue>
Bcc:
Subject: Re: Recent Data Breach Settlements
Date: Fri Sep 28 2018 15:36:09 EDT
Attachments:

Thanks for the additional info. Very helpful.

From: Dasgupta, Richa (CFPB) <Richa.Dasgupta@cfpb.gov>
Date: September 28, 2018 at 3:21:24 PM EDT
To: Blankenstein, Eric (CFPB) <Eric.Blankenstein@cfpb.gov>
Cc: Reardon, Colin (CFPB) <Colin.Reardon@cfpb.gov>, Dasgupta, Richa (CFPB) <Richa.
Dasgupta@cfpb.gov>, Dennis, Jenelle (CFPB) <Jenelle.Dennis@cfpb.gov>, Hilfinger-Pardo, Solange
(CFPB) <Patricia.Hilfinger-Pardo@cfpb.gov>, Sachs, Emily (CFPB) <Emily.Sachs@cfpb.gov>, Wells,
John (CFPB) <John.Wells@cfpb.gov>, Petersen, Cara (CFPB) <Cara.Petersen@cfpb.gov>, Donoghue,
Kristen (CFPB) <Kristen.Donoghue@cfpb.gov>, Dasgupta, Richa (CFPB) <Richa.Dasgupta@cfpb.gov>
Subject: Recent Data Breach Settlements

Eric,

Withheld pursuant to exemption

(b)(5); (b)(7)(E)

of the Freedom of Information and Privacy Act

(b)(5); (b)(7)(E)

Jenelle M. Dennis

Senior Litigation Counsel

Office: (202) 435-9118

jenelle.dennis@cfpb.gov

Bureau of Consumer Financial Protection
consumerfinance.gov

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From: Czwartacki, John (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=czwartacki, john201>
To: Ficklin, Patrice (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=patrice.ficklin>
Cc: Blankenstein, Eric (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=blankenstein, eric0fe>;
D'Angelo, Chris (CFPB) </o=cfpbexc/ou=exchange administrative
group (fydibohf23spdlt)/cn=recipients/cn=chris.dangelo>
Bcc:
Subject: Re: Call from WaPo
Date: Fri Sep 28 2018 15:35:02 EDT
Attachments:

Patrice, thank you very much. You shouldn't have to deal with this at all. I am in contact with her co-authors at the moment.

For your information, I took the reporters to task for not including your full quote which would have provided the context - that you had provided those words prior to reading the blog in question. Their selective editing of your words did nobody any favors.

Sincerely,
CZ

From: Ficklin, Patrice (CFPB) <Patrice.Ficklin@cfpb.gov>
Date: September 28, 2018 at 3:21:58 PM EDT
To: Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>
Cc: Blankenstein, Eric (CFPB) <Eric.Blankenstein@cfpb.gov>, D'Angelo, Chris (CFPB) <Christopher.DAngelo@cfpb.gov>
Subject: Call from WaPo

I have received a call to my home from Renae Merle of the Washington Post. I do not wish to engage with reporters. If you want to contact her, her information follows. Thx

Renae.Merle@washpost.com

(b)(6)

From: Bleicken, David (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=david.bleicken>
To: Reardon, Colin (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=reardon, colin58b>; Latell,
Catherine (CFPB) </o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=latell, catherine147>;
D'Angelo, Chris (CFPB) </o=cfpbexc/ou=exchange administrative
group (fydibohf23spdlt)/cn=recipients/cn=chris.dangelo>;
Blankenstein, Eric (CFPB) </o=cfpbexc/ou=exchange
administrative group
(fydibohf23spdlt)/cn=recipients/cn=blankenstein, eric0fe>;
Jeschke, Aaron (CFPB) </o=cfpbexc/ou=exchange administrative
group (fydibohf23spdlt)/cn=recipients/cn=richard.jeschke>
Cc:
Bcc:
Subject: RE: Check-in: D'Angelo/Blankenstein/Latell/Jeschke
Date: Fri Sep 28 2018 15:29:11 EDT
Attachments:

Agree. Cancel.

From: Reardon, Colin (CFPB)
Sent: Friday, September 28, 2018 3:27 PM
To: Latell, Catherine (CFPB) <Catherine.Latell@cfpb.gov>; D'Angelo, Chris (CFPB) <Christopher.DAngelo@cfpb.gov>; Blankenstein, Eric (CFPB) <Eric.Blankenstein@cfpb.gov>; Bleicken, David (CFPB) <David.Bleicken@cfpb.gov>; Jeschke, Aaron (CFPB) <Richard.Jeschke@cfpb.gov>
Subject: RE: Check-in: D'Angelo/Blankenstein/Latell/Jeschke

In light of Catherine's email I think it makes sense to cancel today's check-in and catch up on book items next week. Thanks.

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-----Original Appointment-----

From: Latell, Catherine (CFPB)
Sent: Friday, September 28, 2018 10:46 AM
To: D'Angelo, Chris (CFPB); Blankenstein, Eric (CFPB); Reardon, Colin (CFPB); Bleicken, David (CFPB); Jeschke, Aaron (CFPB)
Subject: Declined: Check-in: D'Angelo/Blankenstein/Latell/Jeschke
When: Friday, September 28, 2018 4:00 PM-4:30 PM (UTC-05:00) Eastern Time (US & Canada).
Where: 1990 K - 7096

Hi All - I am leaving the office early today and will not be able to make our check in. I'll be sure to flag

items for time-sensitive review in the books today and note if there are any high-priority items requiring review.

Thanks!

Catherine

From: Morris, Deborah (CFPB) </o=cfpbexc/ou=exchange administrative group (fydibohf23spdlt)/cn=recipients/cn=deborah.morris>

To: Reardon, Colin (CFPB) </o=cfpbexc/ou=exchange administrative group (fydibohf23spdlt)/cn=recipients/cn=reardon, colin58b>; Petersen, Cara (CFPB) </o=cfpbexc/ou=exchange administrative group (fydibohf23spdlt)/cn=recipients/cn=cara.petersen>; Donoghue, Kristen (CFPB) </o=cfpbexc/ou=exchange administrative group (fydibohf23spdlt)/cn=recipients/cn=kristen.donoghue>; D'Angelo, Chris (CFPB) </o=cfpbexc/ou=exchange administrative group (fydibohf23spdlt)/cn=recipients/cn=chris.dangelo>; Wheeler, Alusheyi (CFPB) </o=cfpbexc/ou=exchange administrative group (fydibohf23spdlt)/cn=recipients/cn=alusheyi.wheeler>; Hahn, Carolyn (CFPB) </o=cfpbexc/ou=exchange administrative group (fydibohf23spdlt)/cn=recipients/cn=carolyn.hahn>; Hopkins, Gabriel (CFPB) </o=cfpbexc/ou=exchange administrative group (fydibohf23spdlt)/cn=recipients/cn=hopkins, gabriela3d>; Schichor, Nina (CFPB) </o=cfpbexc/ou=exchange administrative group (fydibohf23spdlt)/cn=recipients/cn=nina.schichor>

Cc: Blankenstein, Eric (CFPB) </o=cfpbexc/ou=exchange administrative group (fydibohf23spdlt)/cn=recipients/cn=blankenstein, eric0fe>

Bcc:

Subject: RE: NCSLT submission

Date: Fri Sep 28 2018 10:12:43 EDT

Attachments: 9 28 2018 NCSLT Draft of Joint Letter DM.docx

Colin

(b)(5), (b)(7)(A); (b)(7)(E)

Thanks,

Deb

From: Reardon, Colin (CFPB)
Sent: Thursday, September 27, 2018 2:55 PM
To: Petersen, Cara (CFPB) <Cara.Petersen@cfpb.gov>; Donoghue, Kristen (CFPB) <Kristen.Donoghue@cfpb.gov>; D'Angelo, Chris (CFPB) <Christopher.DAngelo@cfpb.gov>; Morris, Deborah (CFPB) <Deborah.Morris@cfpb.gov>; Wheeler, Alusheyi (CFPB) <Alusheyi.Wheeler@cfpb.gov>; Hahn, Carolyn (CFPB) <Carolyn.Hahn@cfpb.gov>; Hopkins, Gabriel (CFPB) <Gabriel.Hopkins@cfpb.gov>; Schichor, Nina (CFPB) <Nina.Schichor@cfpb.gov>
Cc: Blankenstein, Eric (CFPB) <Eric.Blankenstein@cfpb.gov>
Subject: RE: NCSLT submission

All,

(b)(5); (b)(7)(A); (b)(7)(E)

Thanks,

Colin

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From: Petersen, Cara (CFPB)

Sent: Tuesday, September 25, 2018 3:38 PM

To: Blankenstein, Eric (CFPB) <Eric.Blankenstein@cfpb.gov>; Reardon, Colin (CFPB) <Colin.Reardon@cfpb.gov>; Donoghue, Kristen (CFPB) <Kristen.Donoghue@cfpb.gov>; D'Angelo, Chris (CFPB) <Christopher.DAngelo@cfpb.gov>; Morris, Deborah (CFPB) <Deborah.Morris@cfpb.gov>; Wheeler, Alusheyi (CFPB) <Alusheyi.Wheeler@cfpb.gov>; Hahn, Carolyn (CFPB) <Carolyn.Hahn@cfpb.gov>; Hopkins, Gabriel (CFPB) <Gabriel.Hopkins@cfpb.gov>; Schichor, Nina (CFPB) <Nina.Schichor@cfpb.gov>
Subject: NCSLT submission

Hi Eric,

(b)(5); (b)(7)(A); (b)(7)(E)

Thanks,
Cara

Document ID: 0.7.3064.10617-000001

Owner: Morris, Deborah (CFPB) </o=cfpbexc/ou=exchange administrative group (fydibohf23spdlt)/cn=recipients/cn=deborah.morris>

Filename: 9 28 2018 NCSLT Draft of Joint Letter DM.docx

Last Modified: Fri Sep 28 10:12:43 EDT 2018

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of the Freedom of Information and Privacy Act

Withheld pursuant to exemption

(b)(5); (b)(7)(A); (b)(7)(E)

of the Freedom of Information and Privacy Act

From: Blankenstein, Eric (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=blankenstein, eric0fe>
To: Gillissie, Evan (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=gillissie, evane94>
Cc: Sutton, Kirsten (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=mork, kirsten7c6>
Bcc:
Subject: FW: REVISED: 2018 Fall MWRO All Hands Training Conference
Date: Fri Sep 28 2018 08:33:15 EDT
Attachments: Guess Who.pdf

Evan –

Is the Acting Director able to attend?

Thanks,

Eric

From: Clark, Belinda (CFPB)
Sent: Friday, September 28, 2018 8:26 AM
To: Slagter, Dennis (CFPB) <Dennis.Slagter@cfpb.gov>; Twohig, Peggy (CFPB) <Peggy.Twohig@cfpb.gov>; Ehrlich, Jeffrey (CFPB) <Jeffrey.Ehrlich@cfpb.gov>; Ficklin, Patrice (CFPB) <Patrice.Ficklin@cfpb.gov>; Blankenstein, Eric (CFPB) <Eric.Blankenstein@cfpb.gov>; D'Angelo, Chris (CFPB) <Christopher.DAngelo@cfpb.gov>
Cc: Grisdale, Jamie (CFPB) <KyungJin.Grisdale@cfpb.gov>; Holly, David (CFPB) <David.Holly@cfpb.gov>; Miller, Shavon (CFPB) <Shavon.Miller@cfpb.gov>; Lepham, Nicholas (CFPB) <Nicholas.Lepham@cfpb.gov>; Goslee, Althea (CFPB) <Althea.Goslee@cfpb.gov>
Subject: REVISED: 2018 Fall MWRO All Hands Training Conference

Good Morning!

I am excited that you accepted our invitation to the 2018 Fall Midwest Region All Hands Training Conference and delighted to have you on our agenda. It will be held at the Holiday Inn Chicago-Mart Plaza River North, Chicago, IL. The hotel address is 350 West Mart Center Drive; Chicago, IL 60654. The conference is from Tuesday, November 13 through Friday, November 16. The conference will

formally kick-off on Tuesday, November 13 at 1:00pm CT and ends on Friday, November 16 tentatively at noon. Once the agenda has been finalized, I'll send you a copy.

On Tuesday, November 13th the SEFL Leadership Panel consists of:

Speakers

Topic

Date

Time

Dennis Slagter, Peggy Twohig,

Jeff Ehrlich, and Patrice Ficklin

SEFL Leadership Part I

11/13/2018

1:30 – 2:30pm

Eric Blankenstein and Chris D'Angelo

SEFL Leadership Part II

11/13/2018

2:30 – 3:00pm

Mick Mulvaney

Acting Director's Remarks

11/13/2018

3:15 – 3:55pm

The Midwest Conference Committee welcomes you to participate in our diversity and inclusion activity, "Guess Who?". If you would like to participate we are asking you to submit one picture of yourself to me by Friday, October 19th. You can submit a picture when you were a toddler, in high school, college, etc. Please have fun with this and submit a picture that you are comfortable sharing. The pictures will be posted throughout the conference. In our conference folder there will be a sheet of numbers correlating to the picture for the team to complete to guess who the person is. We will announce one winner at the end of the conference. (Attached is a sample picture) After the conference, we will post these pictures in the Regional Office.

Please use the highlighted link below to make your hotel reservation for the Bureau contracted rate of \$199.00. Please note we have a contractual obligation for hotel sleeping rooms. Therefore, you are required to stay at the hotel that has been set up for the conference. The deadline for making hotel reservations is Friday, October 12th.

Booking Link: <https://www.ihg.com/holidayinn/hotels/us/en/find-hotels/hotel/rooms?qDest=350%20West%20Mart%20Center%20Drive%20Chicago%20Illinois%20United%20States&qCiMy=102018&qCiD=13&qCoMy=102018&qCoD=16&qAdlt=1&qChld=0&qRms=1&qRtP=6CBARC&qIta=99801505&qGrpCd=IDI&qSIH=CHIP&qAkamaiCC=US&qSrt=sBR&qBrs=re.ic.in.vn.cp.vx.hi.ex.rs.cv.sb.cw.ma.ul.ki.va&qWch=0&qSmP=1&setPMCookies=true&qRad=30&icdv=99801505>

Thank you in advance for your participation. If there are any questions, please let me know. I'm excited to see everyone at the conference.

Belinda Clark

Operations Specialist| SEFL – Midwest Region

Office: (312) 610-8943 | Mobile: (1) (b)(6) | Fax Number: (312) 610-8970

Bureau of Consumer Financial Protection
consumerfinance.gov

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Document ID: 0.7.3064.7472-000001

Owner: Blankenstein, Eric (CFPB) </o=cfpbexc/ou=exchange administrative group (fydibohf23spdlt)/cn=recipients/cn=blankenstein, eric0fe>

Filename: Guess Who.pdf

Last Modified: Fri Sep 28 08:33:15 EDT 2018

Page 210

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of the Freedom of Information and Privacy Act

From: Blankenstein, Eric (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=blankenstein, eric0fe>
To: Sutton, Kirsten (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=mork, kirsten7c6>; Johnson,
Brian (CFPB) </o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=johnson, brian843>;
Czwartacki, John (CFPB) </o=cfpbexc/ou=exchange administrative
group (fydibohf23spdlt)/cn=recipients/cn=czwartacki, john201>;
Fulton, Kate (CFPB) </o=cfpbexc/ou=exchange administrative
group (fydibohf23spdlt)/cn=recipients/cn=kate.fulton>
Cc:
Bcc:
Subject: Fwd: My thoughts
Date: Fri Sep 28 2018 14:14:10 EDT
Attachments:

From: D'Angelo, Chris (CFPB) <Christopher.DAngelo@cfpb.gov>
Date: September 28, 2018 at 2:12:27 PM EDT
To: Ficklin, Patrice (CFPB) <Patrice.Ficklin@cfpb.gov>, _DL_CFPB_SEFL Front Office
<_DL_CFPB_SEFLFrontOffice@cfpb.gov>, _DL_CFPB_Supervision Policy <SupervisionPolicy@cfpb.
gov>, _DL_CFPB_SupervisionExaminations <_DL_CFPB_SupervisionExaminations@cfpb.gov>,
_DL_CFPB_NE_Region_Directory <_DL_CFPB_NE_Region_Directory@cfpb.gov>,
_DL_CFPB_Examiners Midwest <_DL_CFPB_ExaminersMidwest@cfpb.gov>, _DL_CFPB_Examiners
SE <_DL_CFPB_ExaminersSE@cfpb.gov>, _DL_CFPB_Examiners West
<_DL_CFPB_ExaminersWest@cfpb.gov>, _DL_CFPB_Fair Lending Office
<_DL_CFPB_FairLendingOffice@cfpb.gov>, Enforcement Team CFPB
<EnforcementTeamCFPB@cfpb.gov>
Subject: RE: My thoughts

Patrice – I wholeheartedly support you and your statement. Thank you for your courage and commitment to the Bureau's mission.

Best,

Chris

From: Ficklin, Patrice (CFPB)
Sent: Friday, September 28, 2018 2:02 PM
To: _DL_CFPB_SEFL Front Office <_DL_CFPB_SEFLFrontOffice@cfpb.gov>; _DL_CFPB_Supervision Policy <SupervisionPolicy@cfpb.gov>; _DL_CFPB_SupervisionExaminations <_DL_CFPB_SupervisionExaminations@cfpb.gov>; _DL_CFPB_NE_Region_Directory <_DL_CFPB_NE_Region_Directory@cfpb.gov>; _DL_CFPB_Examiners Midwest <_DL_CFPB_ExaminersMidwest@cfpb.gov>; _DL_CFPB_Examiners SE <_DL_CFPB_ExaminersSE@cfpb.gov>; _DL_CFPB_Examiners West <_DL_CFPB_ExaminersWest@cfpb.gov>; _DL_CFPB_Fair Lending Office <_DL_CFPB_FairLendingOffice@cfpb.gov>; Enforcement Team CFPB <EnforcementTeamCFPB@cfpb.gov>
Cc: D'Angelo, Chris (CFPB) <Christopher.DAngelo@cfpb.gov>
Subject: My thoughts

Corrected subject line.

From: Ficklin, Patrice (CFPB)
Sent: Friday, September 28, 2018 2:01 PM
To: _DL_CFPB_SEFL Front Office <_DL_CFPB_SEFLFrontOffice@cfpb.gov>; _DL_CFPB_Supervision Policy <SupervisionPolicy@cfpb.gov>; _DL_CFPB_SupervisionExaminations <_DL_CFPB_SupervisionExaminations@cfpb.gov>; _DL_CFPB_NE_Region_Directory <_DL_CFPB_NE_Region_Directory@cfpb.gov>; _DL_CFPB_Examiners Midwest <_DL_CFPB_ExaminersMidwest@cfpb.gov>; _DL_CFPB_Examiners SE <_DL_CFPB_ExaminersSE@cfpb.gov>; _DL_CFPB_Examiners West <_DL_CFPB_ExaminersWest@cfpb.gov>; _DL_CFPB_Fair Lending Office <_DL_CFPB_FairLendingOffice@cfpb.gov>; Enforcement Team CFPB <EnforcementTeamCFPB@cfpb.gov>
Cc: D'Angelo, Chris (CFPB) <Christopher.DAngelo@cfpb.gov>
Subject: RE: FY17/18 Awards Reporting Q1 - Q4

Fellow Colleagues:

Those of you who know me know that I regularly seek wisdom to guide my words and actions. And, you know that I often turn to the scholarship of Martin Luther King, Jr. to help me express my thoughts as an executive leader.

Today I was struck by the relevance of the following quote by Dr. King:

“Nothing in the world is more dangerous than sincere ignorance and conscientious stupidity.”

True to the spirit of this quote, I have done my best as the leader of the Bureau’s fair lending program to support, teach and advise our leadership as we work together to protect consumers from lending discrimination and expand access to good credit.

What I know is this: when Eric Blankenstein asked me to make a statement in support of him to the

Washington Post, I dropped everything I was doing while on leave to honor his request. Because he asked me to send the statement to him by 12noon if possible, I did not read his blog posts before drafting my quote. Instead, I spoke to my general experience with him during his nine months as our Policy Associate Director.

After the article appeared, I began to read his posts and was struck by how they reminded me of debates we've had with Eric on supervisory and enforcement matters. I firmly believe that Eric, like the rest of us, is entitled to have his own political views, and that in his position he has authority to make the policy decisions for our division. What I find appalling, however, is the tone and framing of those views in his blog posts. The tone and framing are deeply disturbing and offensive to me as a woman, African American, advocate for LGBTQ rights, and human being. They are far from civil discourse, and I am disappointed that Eric has not expressed regret about the tone and framing of his remarks made 14 years ago. I also am deeply disappointed that his quote in the Post article included no statement from him expressing support for a vigorous fair lending program.

My experience with Eric has involved give and take as we have taught him about fair lending jurisprudence and statistical methods. And while he has been collegial, thoughtful and meticulous, I have had experiences that have raised concerns that are now quite alarming in light of the content of his blog posts—experiences that call into question Eric's ability and intent to carry out his and the Acting Director's repeated yet unsubstantiated commitment to a continued strong fair lending program under governing legal precedent.

In light of my concerns I am asking the Acting Director to pause the proposed reorganization of the Office of Fair Lending and Equal Opportunity. I no longer have faith that the Bureau's obligation to enforce the fair lending laws will be faithfully discharged in the currently-contemplated reorganized structure.

Patrice Alexander Ficklin, Fair Lending Director

Patrice Alexander Ficklin

Fair Lending Director

Bureau of Consumer Financial Protection

Patrice.Ficklin@cfpb.gov

Tel: 202-435-7205

consumerfinance.gov

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From: Reardon, Colin (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=reardon, colin58b>
To: Blankenstein, Eric (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=blankenstein, eric0fe>
Cc:
Bcc:
Subject: FW: LRS -- Brown Opposition
Date: Fri Sep 28 2018 13:43:47 EDT
Attachments: MOTION.pdf
Opposition to Brown Motion to Depose Bureau 2018.09.27 CR.docx

(b)(5); (b)(7)(A); (b)(7)(E)

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From: Reardon, Colin (CFPB)
Sent: Friday, September 28, 2018 12:04 PM
To: Blankenstein, Eric (CFPB) <Eric.Blankenstein@cfpb.gov>
Cc: Petersen, Cara (CFPB) <Cara.Petersen@cfpb.gov>; Rubenstein, David (CFPB) <David.Rubenstein@cfpb.gov>; Kim, Thomas (CFPB) <Thomas.Kim@cfpb.gov>
Subject: LRS -- Brown Opposition

Eric,

(b)(5); (b)(7)(A); (b)(7)(E)

Thanks,

Colin

Colin Reardon

Counsel to the SEFL Policy Director

Office: (202) 435-9668 | Mobile: (b)(6)

Bureau of Consumer Financial Protection
consumerfinance.gov

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Document ID: 0.7.3064.11852-000001

Owner: Reardon, Colin (CFPB) </o=cfpbexc/ou=exchange administrative group (fydibohf23spdlt)/cn=recipients/cn=reardon, colin58b>

Filename: MOTION.pdf

Last Modified: Fri Sep 28 13:43:47 EDT 2018

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From: Reardon, Colin (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=reardon, colin58b>
To: Blankenstein, Eric (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=blankenstein, eric0fe>
Cc:
Bcc:
Subject: FW: NCSLT submission
Date: Fri Sep 28 2018 10:56:02 EDT
Attachments: 9 28 2018 NCSLT Draft of Joint Letter DM.docx

(b)(5); (b)(7)(A); (b)(7)(E)

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From: Morris, Deborah (CFPB)
Sent: Friday, September 28, 2018 10:13 AM
To: Reardon, Colin (CFPB) <Colin.Reardon@cfpb.gov>; Petersen, Cara (CFPB) <Cara.Petersen@cfpb.gov>; Donoghue, Kristen (CFPB) <Kristen.Donoghue@cfpb.gov>; D'Angelo, Chris (CFPB) <Christopher.DAngelo@cfpb.gov>; Wheeler, Alusheyi (CFPB) <Alusheyi.Wheeler@cfpb.gov>; Hahn, Carolyn (CFPB) <Carolyn.Hahn@cfpb.gov>; Hopkins, Gabriel (CFPB) <Gabriel.Hopkins@cfpb.gov>; Schichor, Nina (CFPB) <Nina.Schichor@cfpb.gov>
Cc: Blankenstein, Eric (CFPB) <Eric.Blankenstein@cfpb.gov>
Subject: RE: NCSLT submission

Colin

(b)(5); (b)(7)(A); (b)(7)(E)

Thanks,

Deb

From: Reardon, Colin (CFPB)
Sent: Thursday, September 27, 2018 2:55 PM

To: Petersen, Cara (CFPB) <Cara.Petersen@cfpb.gov>; Donoghue, Kristen (CFPB) <Kristen.Donoghue@cfpb.gov>; D'Angelo, Chris (CFPB) <Christopher.DAngelo@cfpb.gov>; Morris, Deborah (CFPB) <Deborah.Morris@cfpb.gov>; Wheeler, Alusheyi (CFPB) <Alusheyi.Wheeler@cfpb.gov>; Hahn, Carolyn (CFPB) <Carolyn.Hahn@cfpb.gov>; Hopkins, Gabriel (CFPB) <Gabriel.Hopkins@cfpb.gov>; Schichor, Nina (CFPB) <Nina.Schichor@cfpb.gov>
Cc: Blankenstein, Eric (CFPB) <Eric.Blankenstein@cfpb.gov>
Subject: RE: NCSLT submission

All,

(b)(5); (b)(7)(A); (b)(7)(E)

Thanks,

Colin

Confidentiality Notice: If you received this email by mistake, you should notify the sender of the mistake and delete the e-mail and any attachments. An inadvertent disclosure is not intended to waive any privileges.

From: Petersen, Cara (CFPB)
Sent: Tuesday, September 25, 2018 3:38 PM
To: Blankenstein, Eric (CFPB) <Eric.Blankenstein@cfpb.gov>; Reardon, Colin (CFPB) <Colin.Reardon@cfpb.gov>; Donoghue, Kristen (CFPB) <Kristen.Donoghue@cfpb.gov>; D'Angelo, Chris (CFPB) <Christopher.DAngelo@cfpb.gov>; Morris, Deborah (CFPB) <Deborah.Morris@cfpb.gov>; Wheeler, Alusheyi (CFPB) <Alusheyi.Wheeler@cfpb.gov>; Hahn, Carolyn (CFPB) <Carolyn.Hahn@cfpb.gov>; Hopkins, Gabriel (CFPB) <Gabriel.Hopkins@cfpb.gov>; Schichor, Nina (CFPB) <Nina.Schichor@cfpb.gov>
Subject: NCSLT submission

Hi Eric,

(b)(5); (b)(7)(A); (b)(7)(E)

Thanks,
Cara

Document ID: 0.7.3064.11826-000001

Owner: Reardon, Colin (CFPB) </o=cfpbexc/ou=exchange administrative group (fydibohf23spdlt)/cn=recipients/cn=reardon, colin58b>

Filename: 9 28 2018 NCSLT Draft of Joint Letter DM.docx

Last Modified: Fri Sep 28 10:56:02 EDT 2018

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2-A-2000293

AMERICAN

Withheld pursuant to exemption

(b)(6) - (b)(7)(C)(i) - (b)(7)(E)

From: Blankenstein, Eric (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=blankenstein, eric0fe>
To: Reardon, Colin (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=reardon, colin58b>
Cc: Petersen, Cara (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=cara.petersen>; Rubenstein,
David (CFPB) </o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=david.rubenstein>; Kim,
Thomas (CFPB) </o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=thomas.kim>
Bcc:
Subject: RE: LRS -- Brown Opposition
Date: Sat Sep 29 2018 12:44:02 EDT
Attachments: Opposition to Brown Motion to Depose Bureau 2018.09.27 CR vEGB.docx

(b)(5); (b)(7)(A); (b)(7)(E)

Thanks,

Eric

From: Reardon, Colin (CFPB)
Sent: Friday, September 28, 2018 12:04 PM
To: Blankenstein, Eric (CFPB) <Eric.Blankenstein@cfpb.gov>
Cc: Petersen, Cara (CFPB) <Cara.Petersen@cfpb.gov>; Rubenstein, David (CFPB) <David.Rubenstein@cfpb.gov>; Kim, Thomas (CFPB) <Thomas.Kim@cfpb.gov>
Subject: LRS -- Brown Opposition

Eric,

Enforcement asked me to send you the attached opposition to Marcus Brown's motion to depose and sanction the Bureau, which is due Monday.

Thanks,

Colin

Colin Reardon

Counsel to the SEFL Policy Director

Office: (202) 435-9668 | Mobile: (b)(6)

Bureau of Consumer Financial Protection
consumerfinance.gov

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Document ID: 0.7.3064.11936-000001

Owner: Blankenstein, Eric (CFPB) </o=cfpbexc/ou=exchange administrative group

(fydibohf23spdlt)/cn=recipients/cn=blankenstein, eric0fe>

Filename: Opposition to Brown Motion to Depose Bureau 2018.09.27 CR vEGB.docx

Last Modified: Sat Sep 29 12:44:02 EDT 2018

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of the Freedom of Information and Privacy Act

2-A-000322

AMERICAN

Withheld pursuant to exemption

(b)(6) - (b)(7)(C)(i) - (b)(7)(E)

From: Blankenstein, Eric (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=blankenstein, eric0fe>
To: Czwartacki, John (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=czwartacki, john201>
Cc:
Bcc:
Subject: RE: I am working from home tomorrow but I will need to call you
Date: Fri Sep 28 2018 07:48:21 EDT
Attachments:

I've got a meeting at 10 that is scheduled to go until 1130, and then another from 1-2, but otherwise am free.

Thanks,

Eric

From: Czwartacki, John (CFPB)
Sent: Thursday, September 27, 2018 10:13 PM
To: Blankenstein, Eric (CFPB) <Eric.Blankenstein@cfpb.gov>
Subject: I am working from home tomorrow but I will need to call you

Is there a good time? I want to talk about The new York times piece that will pop on Sunday on Naviant

I know we don't comment.

From: Blankenstein, Eric (CFPB)
<eric.blankenstei@cfpb.gov>
To: Fulton, Kate (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=kate.fulton>; Blankenstein,
Eric (CFPB) </o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=blankenstein, eric0fe>
Cc:
Bcc:
Subject: Conversation with Fulton, Kate (CFPB)
Date: Fri Sep 28 2018 07:49:10 EDT
Attachments:

Blankenstein, Eric (CFPB) 7:42 AM:

The good news is that since it's Friday no one is here.

From: Blankenstein, Eric (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=blankenstein, eric0fe>
To: Bleicken, David (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=david.bleicken>
Cc:
Bcc:
Subject: RE: Today
Date: Fri Sep 28 2018 07:59:17 EDT
Attachments:

Can you call if you have a free second? 202-435-5155.

Thanks,

Eric

From: Bleicken, David (CFPB)
Sent: Friday, September 28, 2018 7:49 AM
To: Blankenstein, Eric (CFPB) <Eric.Blankenstein@cfpb.gov>
Subject: Re: Today

Thanks very much.

From: Blankenstein, Eric (CFPB) <Eric.Blankenstein@cfpb.gov>
Date: September 28, 2018 at 7:06:47 AM EDT
To: Bleicken, David (CFPB) <David.Bleicken@cfpb.gov>
Subject: Re: Today

(b)(6)

From: Bleicken, David (CFPB) <David.Bleicken@cfpb.gov>
Date: September 28, 2018 at 6:37:33 AM EDT
To: D'Angelo, Chris (CFPB) <Christopher.DAngelo@cfpb.gov>, Blankenstein, Eric (CFPB) <Eric.Blankenstein@cfpb.gov>

Subject: Re: Today

Thx

From: D'Angelo, Chris (CFPB) <Christopher.DAngelo@cfpb.gov>
Date: September 28, 2018 at 6:21:12 AM EDT
To: Bleicken, David (CFPB) <David.Bleicken@cfpb.gov>, Blankenstein, Eric (CFPB) <Eric.Blankenstein@cfpb.gov>
Subject: Re: Today

(b)(6)



From: Bleicken, David (CFPB) <David.Bleicken@cfpb.gov>
Date: September 28, 2018 at 5:01:12 AM EDT
To: Blankenstein, Eric (CFPB) <Eric.Blankenstein@cfpb.gov>, D'Angelo, Chris (CFPB) <Christopher.DAngelo@cfpb.gov>
Subject: Today

Morning.

(b)(6)



David

From: Blankenstein, Eric (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=blankenstein, eric0fe>
To: Sutton, Kirsten (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=mork, kirsten7c6>; Johnson,
Brian (CFPB) </o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=johnson, brian843>;
Czwartacki, John (CFPB) </o=cfpbexc/ou=exchange administrative
group (fydibohf23spdlt)/cn=recipients/cn=czwartacki, john201>;
Fulton, Kate (CFPB) </o=cfpbexc/ou=exchange administrative
group (fydibohf23spdlt)/cn=recipients/cn=kate.fulton>
Cc:
Bcc:
Subject: Fwd: My thoughts
Date: Fri Sep 28 2018 14:13:30 EDT
Attachments:

From: Ficklin, Patrice (CFPB) <Patrice.Ficklin@cfpb.gov>
Date: September 28, 2018 at 2:01:50 PM EDT
To: _DL_CFPB_SEFL Front Office <_DL_CFPB_SEFLFrontOffice@cfpb.gov>, _DL_CFPB_Supervision
Policy <SupervisionPolicy@cfpb.gov>; _DL_CFPB_SupervisionExaminations
<_DL_CFPB_SupervisionExaminations@cfpb.gov>; _DL_CFPB_NE_Region_Directory
<_DL_CFPB_NE_Region_Directory@cfpb.gov>; _DL_CFPB_Examiners Midwest
<_DL_CFPB_ExaminersMidwest@cfpb.gov>; _DL_CFPB_Examiners SE
<_DL_CFPB_ExaminersSE@cfpb.gov>; _DL_CFPB_Examiners West
<_DL_CFPB_ExaminersWest@cfpb.gov>; _DL_CFPB_Fair Lending Office
<_DL_CFPB_FairLendingOffice@cfpb.gov>; Enforcement Team CFPB
<EnforcementTeamCFPB@cfpb.gov>
Cc: D'Angelo, Chris (CFPB) <Christopher.DAngelo@cfpb.gov>
Subject: My thoughts

Corrected subject line.

From: Ficklin, Patrice (CFPB)
Sent: Friday, September 28, 2018 2:01 PM
To: _DL_CFPB_SEFL Front Office <_DL_CFPB_SEFLFrontOffice@cfpb.gov>; _DL_CFPB_Supervision
Policy <SupervisionPolicy@cfpb.gov>; _DL_CFPB_SupervisionExaminations
<_DL_CFPB_SupervisionExaminations@cfpb.gov>; _DL_CFPB_NE_Region_Directory
<_DL_CFPB_NE_Region_Directory@cfpb.gov>; _DL_CFPB_Examiners Midwest
<_DL_CFPB_ExaminersMidwest@cfpb.gov>; _DL_CFPB_Examiners SE
<_DL_CFPB_ExaminersSE@cfpb.gov>; _DL_CFPB_Examiners West
<_DL_CFPB_ExaminersWest@cfpb.gov>; _DL_CFPB_Fair Lending Office

<_DL_CFPB_FairLendingOffice@cfpb.gov>; Enforcement Team CFPB
<EnforcementTeamCFPB@cfpb.gov>
Cc: D'Angelo, Chris (CFPB) <Christopher.DAngelo@cfpb.gov>
Subject: RE: FY17/18 Awards Reporting Q1 - Q4

Fellow Colleagues:

Those of you who know me know that I regularly seek wisdom to guide my words and actions. And, you know that I often turn to the scholarship of Martin Luther King, Jr. to help me express my thoughts as an executive leader.

Today I was struck by the relevance of the following quote by Dr. King:

"Nothing in the world is more dangerous than sincere ignorance and conscientious stupidity."

True to the spirit of this quote, I have done my best as the leader of the Bureau's fair lending program to support, teach and advise our leadership as we work together to protect consumers from lending discrimination and expand access to good credit.

What I know is this: when Eric Blankenstein asked me to make a statement in support of him to the Washington Post, I dropped everything I was doing while on leave to honor his request. Because he asked me to send the statement to him by 12noon if possible, I did not read his blog posts before drafting my quote. Instead, I spoke to my general experience with him during his nine months as our Policy Associate Director.

After the article appeared, I began to read his posts and was struck by how they reminded me of debates we've had with Eric on supervisory and enforcement matters. I firmly believe that Eric, like the rest of us, is entitled to have his own political views, and that in his position he has authority to make the policy decisions for our division. What I find appalling, however, is the tone and framing of those views in his blog posts. The tone and framing are deeply disturbing and offensive to me as a woman, African American, advocate for LGBTQ rights, and human being. They are far from civil discourse, and I am disappointed that Eric has not expressed regret about the tone and framing of his remarks made 14 years ago. I also am deeply disappointed that his quote in the Post article included no statement from him expressing support for a vigorous fair lending program.

My experience with Eric has involved give and take as we have taught him about fair lending jurisprudence and statistical methods. And while he has been collegial, thoughtful and meticulous, I have had experiences that have raised concerns that are now quite alarming in light of the content of his blog posts—experiences that call into question Eric's ability and intent to carry out his and the Acting Director's repeated yet unsubstantiated commitment to a continued strong fair lending program under governing legal precedent.

In light of my concerns I am asking the Acting Director to pause the proposed reorganization of the Office of Fair Lending and Equal Opportunity. I no longer have faith that the Bureau's obligation to enforce the fair lending laws will be faithfully discharged in the currently-contemplated reorganized structure.

Patrice Alexander Ficklin, Fair Lending Director

Patrice Alexander Ficklin

Fair Lending Director

Bureau of Consumer Financial Protection

Patrice.Ficklin@cfpb.gov

Tel: 202-435-7205

consumerfinance.gov

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From: Blankenstein, Eric (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=blankenstein, eric0fe>
To: Welcher, Anthony (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=welcher, anthony51c>
Cc:
Bcc:
Subject: FW: Spam Quarantine Notification
Date: Fri Sep 28 2018 09:11:17 EDT
Attachments:

From: ironport@cfpb.gov <ironport@cfpb.gov>
Sent: Friday, September 28, 2018 9:00 AM
To: Blankenstein, Eric (CFPB) <Eric.Blankenstein@cfpb.gov>
Subject: Spam Quarantine Notification

Spam Quarantine Notification

The message(s) below have been blocked by your administrator as suspected spam.

There are 1 new messages in your Email Quarantine since you received your last Spam Quarantine Notification. If the messages below are spam, you do not need to take any action. Messages will be automatically removed from the quarantine after 14 day(s).

To see all quarantined messages view your email quarantine.

Quarantined Email

From

Subject

Date

Release

"Karl Frisch" <media@alliedprogress...

[SUSPECTED SPAM] Re: Blankenstein's Racist and Sexist Blog P...

27 Sep 2018

[View All Quarantined Messages\(7\)](#)

Note: This message has been sent by a notification only system. Please do not reply

If the above links do not work, please copy and paste the following URL into a Web browser:
<https://WDCIRPML03.CFPB.LOCAL:83/Search?h=03344fe4c3bfeecfc79df142c8b4cd20&email=eric.blankenstein%40cfpb.gov>

From: Blankenstein, Eric (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=blankenstein, eric0fe>
To: D'Angelo, Chris (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=chris.dangelo>
Cc:
Bcc:
Subject: FW: Response Requested: Request for a POC for (b)(5)
Date: Fri Sep 28 2018 11:40:27 EDT
Attachments:

(b)(5)

From: Dickenson, Denise (CFPB)
Sent: Friday, September 28, 2018 11:40 AM
To: Blankenstein, Eric (CFPB) <Eric.Blankenstein@cfpb.gov>; D'Angelo, Chris (CFPB) <Christopher.DAngelo@cfpb.gov>; McLeod, Mary (CFPB) <Mary.McLeod@cfpb.gov>; Pahl, Tom (CFPB) <Thomas.Pahl@cfpb.gov>; Silberman, David (CFPB) <David.Silberman@cfpb.gov>; Welcher, Anthony (CFPB) <Anthony.Welcher@cfpb.gov>; Martinez, Zixta (CFPB) <Zixta.Martinez@cfpb.gov>; Greenwood, Sheila (CFPB) <Sheila.Greenwood@cfpb.gov>; Hillebrand, Gail (CFPB) <Gail.Hillebrand@cfpb.gov>; Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>
Cc: Johnson, Brian (CFPB) <Brian.Johnson2@cfpb.gov>; Sutton, Kirsten (CFPB) <Kirsten.Sutton@cfpb.gov>; Fulton, Kate (CFPB) <Katherine.Fulton@cfpb.gov>
Subject: Response Requested: Request for a POC for (b)(5)

(b)(5)

Thanks

Denise

Denise Dickenson

Content Strategist

Office of the Director

Bureau of Consumer Financial Protection

Office: (202) 435-7478 | Mobile: (b)(6)

consumerfinance.gov

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From: Bleicken, David (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=david.bleicken>
To: Blankenstein, Eric (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=blankenstein, eric0fe>
Cc:
Bcc:
Subject: RE: Today
Date: Fri Sep 28 2018 09:29:50 EDT
Attachments:

Yep. I can call after 10 am.

From: Blankenstein, Eric (CFPB) <Eric.Blenkenstein@cfpb.gov>
Date: September 28, 2018 at 7:59:17 AM EDT
To: Bleicken, David (CFPB) <David.Bleicken@cfpb.gov>
Subject: RE: Today

Can you call if you have a free second? 202-435-5155.

Thanks,

Eric

From: Bleicken, David (CFPB)
Sent: Friday, September 28, 2018 7:49 AM
To: Blankenstein, Eric (CFPB) <Eric.Blenkenstein@cfpb.gov>
Subject: Re: Today

Thanks very much.

From: Blankenstein, Eric (CFPB) <Eric.Blenkenstein@cfpb.gov>
Date: September 28, 2018 at 7:06:47 AM EDT
To: Bleicken, David (CFPB) <David.Bleicken@cfpb.gov>
Subject: Re: Today

(b)(6)

From: Bleicken, David (CFPB) <David.Bleicken@cfpb.gov>
Date: September 28, 2018 at 6:37:33 AM EDT
To: D'Angelo, Chris (CFPB) <Christopher.DAngelo@cfpb.gov>, Blankenstein, Eric (CFPB) <Eric.Blankenstein@cfpb.gov>
Subject: Re: Today

Thx

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Date: September 28, 2018 at 6:21:12 AM EDT
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Subject: Re: Today

(b)(6)

From: Bleicken, David (CFPB) <David.Bleicken@cfpb.gov>
Date: September 28, 2018 at 5:01:12 AM EDT
To: Blankenstein, Eric (CFPB) <Eric.Blankenstein@cfpb.gov>, D'Angelo, Chris (CFPB) <Christopher.DAngelo@cfpb.gov>
Subject: Today

Morning.

(b)(6)

David

From: Ehrlich, Jeffrey (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=jeffrey.ehrlich>
To: Blankenstein, Eric (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=blankenstein, eric0fe>
Cc: Reardon, Colin (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=reardon, colin58b>
Bcc:
Subject: RE: Freedom Debt Relief Pre-Meeting
Date: Fri Sep 28 2018 12:17:07 EDT
Attachments:

Great. We're also sending an info memo to your book tonight.

Jeff Ehrlich

Deputy Enforcement Director (b)(6)
Office: (202) 435-7598 | Mobile: (b)(6)

Consumer Financial Protection Bureau

consumerfinance.gov

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From: Blankenstein, Eric (CFPB)
Sent: Friday, September 28, 2018 12:13 PM
To: Ehrlich, Jeffrey (CFPB) <Jeffrey.Ehrlich@cfpb.gov>
Cc: Reardon, Colin (CFPB) <Colin.Reardon@cfpb.gov>
Subject: RE: Freedom Debt Relief Pre-Meeting

That should work.

Thanks,

Eric

From: Ehrlich, Jeffrey (CFPB)
Sent: Friday, September 28, 2018 12:11 PM
To: Blankenstein, Eric (CFPB) <Eric.Blankenstein@cfpb.gov>
Cc: Reardon, Colin (CFPB) <Colin.Reardon@cfpb.gov>
Subject: Freedom Debt Relief Pre-Meeting
Importance: High

Eric,

(b)(5); (b)(7)(A); (b)(7)(E)

Jeff Ehrlich

Deputy Enforcement Director
Office: (202) 435-7598 | Mobile: (b)(6)
Consumer Financial Protection Bureau
consumerfinance.gov

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From: Blankenstein, Eric (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=blankenstein, eric0fe>
To: Ficklin, Patrice (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=patrice.ficklin>; D'Angelo,
Chris (CFPB) </o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=chris.dangelo>
Cc:
Bcc:
Subject: RE: My thoughts
Date: Fri Sep 28 2018 13:38:17 EDT
Attachments:

Patrice –

I intend to send an all-hands email at some point this afternoon, and hope that you would consider holding off sending this email until you have had a chance to review.

Thanks,

Eric

From: Ficklin, Patrice (CFPB)
Sent: Friday, September 28, 2018 1:32 PM
To: Blankenstein, Eric (CFPB) <Eric.Blankenstein@cfpb.gov>; D'Angelo, Chris (CFPB) <Christopher.DAngelo@cfpb.gov>
Subject: My thoughts
Importance: High

Eric and Chris – I plan to send the following email to SEFL all-hands at 2pm. Thx -- Patrice

Fellow Colleagues:

Those of you who know me know that I regularly seek wisdom to guide my words and actions. And, you know that I often turn to the scholarship of Martin Luther King, Jr. to help me express my thoughts as an executive leader.

Today I was struck by the relevance of the following quote by Dr. King:

"Nothing in the world is more dangerous than sincere ignorance and conscientious stupidity."

True to the spirit of this quote, I have done my best as the leader of the Bureau's fair lending program to support, teach and advise our leadership as we work together to protect consumers from lending discrimination and expand access to good credit.

What I know is this: when Eric Blankenstein asked me to make a statement in support of him to the Washington Post, I dropped everything I was doing while on leave to honor his request. Because he asked me to send the statement to him by 12noon if possible, I did not read his blog posts before drafting my quote. Instead, I spoke to my general experience with him during his nine months as our Policy Associate Director.

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Patrice Alexander Ficklin, Fair Lending Director

Patrice Alexander Ficklin

Fair Lending Director

Bureau of Consumer Financial Protection

Patrice.Ficklin@cfpb.gov

Tel: 202-435-7205

consumerfinance.gov

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From: Blankenstein, Eric (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=blankenstein, eric0fe>
To: Ficklin, Patrice (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=patrice.ficklin>
Cc:
Bcc:
Subject: RE: My thoughts
Date: Fri Sep 28 2018 13:41:13 EDT
Attachments:

I also would appreciate the opportunity to discuss these issues with you before you send this email. Our relationship so far has been nothing but cordial and respectful, and I would hope that you would afford me the opportunity to discuss your concerns directly before you share them with the entire office.

Thanks,

Eric

From: Ficklin, Patrice (CFPB)
Sent: Friday, September 28, 2018 1:32 PM
To: Blankenstein, Eric (CFPB) <Eric.Blankenstein@cfpb.gov>; D'Angelo, Chris (CFPB) <Christopher.DAngelo@cfpb.gov>
Subject: My thoughts
Importance: High

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Patrice Alexander Ficklin, Fair Lending Director

Patrice Alexander Ficklin

Fair Lending Director

Bureau of Consumer Financial Protection

Patrice.Ficklin@cfpb.gov

Tel: 202-435-7205

consumerfinance.gov

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From: Sutton, Kirsten (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=mork, kirsten7c6>
To: Blankenstein, Eric (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=blankenstein, eric0fe>
Cc: Johnson, Brian (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=johnson, brian843>; Fulton,
Kate (CFPB) </o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=kate.fulton>
Bcc:
Subject: RE:
Date: Fri Sep 28 2018 14:05:58 EDT
Attachments:

(b)(5)

From: Blankenstein, Eric (CFPB)
Sent: Friday, September 28, 2018 2:00 PM
To: Sutton, Kirsten (CFPB) <Kirsten.Sutton@cfpb.gov>
Cc: Johnson, Brian (CFPB) <Brian.Johnson2@cfpb.gov>; Fulton, Kate (CFPB) <Katherine.Fulton@cfpb.gov>
Subject: RE:

(b)(5)

From: Sutton, Kirsten (CFPB)
Sent: Friday, September 28, 2018 1:58 PM
To: Blankenstein, Eric (CFPB) <Eric.Blankenstein@cfpb.gov>
Cc: Johnson, Brian (CFPB) <Brian.Johnson2@cfpb.gov>; Fulton, Kate (CFPB) <Katherine.Fulton@cfpb.gov>
Subject: RE:

(b)(5)

From: Sutton, Kirsten (CFPB)
Sent: Friday, September 28, 2018 1:57 PM
To: Eric Blankenstein (CFPB) (Eric.Blankenstein@cfpb.gov) <Eric.Blankenstein@cfpb.gov>
Cc: Johnson, Brian (CFPB) <Brian.Johnson2@cfpb.gov>; Fulton, Kate (CFPB) <Katherine.

Fulton@cfpb.gov>

Subject:

(b)(5)

(b)(5)

Kirsten Sutton

Chief of Staff

Bureau of Consumer Financial Protection
consumerfinance.gov

Confidentiality Notice: If you received this email by mistake, you should notify the sender of the mistake and delete the e-mail and any attachments. An inadvertent disclosure is not intended to waive any privileges.

From: Czwartacki, John (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=czwartacki, john201>
To: Blankenstein, Eric (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=blankenstein, eric0fe>
Cc:
Bcc:
Subject: RE: I am working from home tomorrow but I will need to call you
Date: Fri Sep 28 2018 14:20:03 EDT
Attachments:

In light of the Events going on as we speak. There's no need to speak at 2:30 As previously planned.

(b)(5)

From: Blankenstein, Eric (CFPB) <Eric.Blankenstein@cfpb.gov>
Date: September 28, 2018 at 11:47:30 AM EDT
To: Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>
Subject: RE: I am working from home tomorrow but I will need to call you

No problem.

Everything okay with you today?

From: Czwartacki, John (CFPB)
Sent: Friday, September 28, 2018 11:47 AM
To: Blankenstein, Eric (CFPB) <Eric.Blankenstein@cfpb.gov>
Subject: RE: I am working from home tomorrow but I will need to call you

I will call you at 2:30 approximately.

From: Blankenstein, Eric (CFPB) <Eric.Blankenstein@cfpb.gov>
Date: September 28, 2018 at 7:48:22 AM EDT
To: Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>
Subject: RE: I am working from home tomorrow but I will need to call you

I've got a meeting at 10 that is scheduled to go until 1130, and then another from 1-2, but otherwise am free.

Thanks,

Eric

From: Czwartacki, John (CFPB)
Sent: Thursday, September 27, 2018 10:13 PM
To: Blankenstein, Eric (CFPB) <Eric.Blankenstein@cfpb.gov>
Subject: I am working from home tomorrow but I will need to call you

(b)(5)

Is there a good time?

I know we don't comment.



1700 G Street NW, Washington, D.C. 20552

RE: FOIA Request #BCFP-2019-0013-F

July 31, 2019

Mr. Kyle Herrig
Senior Advisor
Allied Progress
1220 L St.
Washington, DC 20005

Via email: FOIA@alliedprogress.org

Dear Mr. Herrig:

This letter is a partial final response to your Freedom of Information Act (FOIA) request dated October 4, 2018. In particular, this response addresses the remaining of Request 1 and bullet 2 of Request 5 and bullet 3 of Request 5. Your request sought:

all emails sent by, to, or carbon copying (“CC”) the following officials from September 24, 2018, through the date this request is processed:

- Eric Blankenstein
- John Czwartacki
- Employees in the Office of Fair Lending and Equal Opportunity

Specifically, we request all emails from these officials during this time period that contain any of the following keywords:

- “Blankenstein”
- “Eric”
- “discrimination”
- “tone and framing”
- “zero tolerance”
- “racial”
- “racist”
- “hate crimes”
- “hate speech”

consumerfinance.gov

- “birther”
- “egb3r”
- “Two Guys Chatting”

Specifically, we request all emails from any CFPB employee sent in reply (including all forwarded emails) to the following emails sent by CFPB officials:

- Subject: “My thoughts” (sent by Patrice Ficklin on September 28, 2018)
- Subject: “Message to my colleagues” (sent by Eric Blankenstein on October 1, 2018)
- Subject: “Update from the Acting Director” (sent by Mick Mulvaney on October 2, 2018).

A search for documents responsive to your request produced a total of 319 pages. Of those pages, I have determined that 137 pages of the records are granted in full and 178 pages are granted in part pursuant to Title 5 U.S.C. § 552 (b)(5), (b)(6).

FOIA Exemption 5 protects from disclosure those inter- or intra-agency documents that are normally privileged in the civil discovery context. The three most frequently invoked privileges are the deliberative process privilege, the attorney work-product privilege, and the attorney-client privilege. After carefully reviewing the responsive documents, I determined that portions of the responsive documents qualify for protection under the:

- **Deliberative Process Privilege**
The deliberative process privilege protects the integrity of the deliberative or decision-making processes within the agency by exempting from mandatory disclosure opinions, conclusions, and recommendations included within inter-agency or intra-agency memoranda or letters. The release of this internal information would discourage the expression of candid opinions and inhibit the free and frank exchange of information among agency personnel.
- **Attorney Work-Product Privilege**
The attorney work-product privilege protects documents and other memoranda prepared by an attorney in contemplation of litigation.

FOIA Exemption 6 exempts from disclosure personnel or medical files and similar files the release of which would cause a clearly unwarranted invasion of personal privacy. This requires a balancing of the public’s right to disclosure against the individual’s right to privacy. The privacy interests of the individuals in the records you have requested outweigh any minimal public interest in disclosure of the information. Any private interest you may have in that information does not factor into the aforementioned balancing test.

If you have any questions regarding the responses or decisions set forth above, you should contact Denise M. Clark, Assistant United States Attorney, Civil Division, United States Attorney's Office for the District of Columbia, 555 Fourth Street, N.W., Washington, D.C. 20530.

For inquiries concerning your request, please reference your FOIA request number above and contact our FOIA Public Liaison via email at FOIA@consumerfinance.gov or by phone at 1-855-444-FOIA (3642).

Additionally, you may contact the Office of Government Information Services (OGIS) at the National Archives and Records Administration to inquire about the FOIA mediation services they offer. The contact information for OGIS is as follows: Office of Government Information Services, National Archives and Records Administration, 8601 Adelphi Road-OGIS, College Park, MD 20740; e-mail at ogis@nara.gov; telephone at 202-741-5770; toll free at 1-877-684-6448; or facsimile at 202-741-5769.

Sincerely,



Danielle Duvall Adams
Acting FOIA Manager
Operations Division

consumerfinance.gov

From: Thompson, John (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=john.thompson>

To: D'Angelo, Chris (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=chris.dangelo>; Donoghue,
Kristen (CFPB) </o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=kristen.donoghue>; Twohig,
Peggy (CFPB) </o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=peggy.twohig>; Sanford, Paul
(CFPB) </o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=paul.sanford>; Ficklin,
Patrice (CFPB) </o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=patrice.ficklin>

Cc: Ehrlich, Jeffrey (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=jeffrey.ehrlich>; Morris,
Deborah (CFPB) </o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=deborah.morris>; Rubenstein,
David (CFPB) </o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=david.rubenstein>; Wells,
John (CFPB) </o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=john.wells>; Petersen, Cara
(CFPB) </o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=cara.petersen>; O'Malley,
Gabriel (CFPB) </o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=gabriel.omalley10064603>

Bcc: Rohlich, Nelle (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=nelle.rohlich>; Dudley,
David (CFPB) </o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=david.dudley>; Konop,
Benjamin (CFPB) </o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=benjamin.konop>; Buchko,
Vanessa (CFPB) </o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=vanessa.buchko>

Subject: FW: Update from the Acting Director

Date: Fri Oct 19 2018 10:39:03 EDT

Attachments:

SEFL Leadership,

It has now been more than one week since Acting Director Mulvaney sent the email below. In that email, he expressed his hope that division and office leaders would convey to staff the substance of earlier meetings he held with senior managers to discuss the controversy surrounding Eric Blankenstein 's offensive blogs. To date, SEFL staff have not heard anything about the meetings that occurred between Mr. Mulvaney and senior managers early last week. When should we expect to hear something?

Mr. Mulvaney also said he would not allow “outside groups” to dictate who works here or how the Bureau is structured. But the reference to “outside groups” seems to be a misnomer, because the many groups that have called for Mr. Blankenstein’s removal include both the NTEU Ch. 335, which represents Bureau staff in collective bargaining, and several members of Congress, who are charged with oversight of the Bureau’s fulfillment of its statutory obligations, including its enforcement of fair-lending laws. Does this collection of groups calling for Mr. Blankenstein’s removal also include SEFL Leadership?

SEFL staff need answers from their leadership.

John Thompson
Enforcement Attorney
Bureau of Consumer Financial Protection
Office: 202.435.7270 | Mobile: (b)(6)

Confidentiality Notice: If you received this email by mistake, you should notify the sender of the mistake and delete the email and any attachments. An inadvertent disclosure is not intended to waive any privileges.

From: Mulvaney, Mick (CFPB)
Sent: Thursday, October 11, 2018 10:44 AM
To: _DL_CFPB_AllHands
Subject: Update from the Acting Director

Bureau Colleagues,

Earlier this week, I convened a meeting of the Bureau’s senior managers to discuss the recent articles in the media and to share my thoughts on where things stand. I hope that your division and office leaders will share the substance of that meeting with you in more detail, but this email is intended to ensure that you all hear directly from me on these issues.

I recognize and understand that many of you had strong reactions to the articles and the blog posts the articles discussed. Some of you shared your thoughts with me directly. I would never presume to try to change how you feel. Instead, what I can do as Acting Director is provide you some assurance regarding how I intend to proceed here at the Bureau.

First, I am committed to enforcing the law, and this absolutely includes laws and regulations prohibiting discriminatory treatment and harassment in the workplace. Racial discrimination is not only abhorrent, it is illegal and it won’t be tolerated here. We have an EEO process in place (among other avenues) to protect you and ensure that everyone has a healthy, positive place to work. I encourage you to use these processes should you ever feel you have the need.

Second, you can be certain that I value your right to express personal views on your own time. I respect your privacy, and I value the healthy exchange of diverse opinions. The Bureau is better off for it. I encourage robust dialogue, but I expect that at all times we treat each other with professionalism, respect, and civility.

Third, be assured I am not going to let any outside group dictate who works here or how I structure or manage the Bureau. Everyone receiving this email represents the Bureau, not those on the outside. We do our work together, and we are either going to choose to do it very well, or we won't. That is a choice we make together. Our focus must always remain on doing our jobs, enforcing the law, and working together to do a great job for the American people.

Keep up the great work,

Mick

From: Price, Kristin (Contractor)(CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=kristin.price>
To: Horne, Cristina (Contractor)(CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=cristina.wilcox>; Tyler,
Stephen (Contractor)(CFPB) </o=cfpbexc/ou=exchange
administrative group (fydibohf23spdlt)/cn=recipients/cn=tyler,
stephen313>; Connelly, Kerry (Contractor)(CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=connelly, kerryc3e>
Cc: Bryanne Reynolds
<breynolds@fmpconsulting.com>; squaranta@fmpconsulting.com
<squaranta@fmpconsulting.com>
Bcc:
Subject: FW: Update from the Acting Director
Date: Mon Oct 15 2018 21:23:00 EDT
Attachments:

This was sent out while I was out last Thursday....

From: Mulvaney, Mick (CFPB)
Sent: Thursday, October 11, 2018 10:44 AM
To: _DL_CFPB_AllHands
Subject: Update from the Acting Director

Bureau Colleagues,

Earlier this week, I convened a meeting of the Bureau's senior managers to discuss the recent articles in the media and to share my thoughts on where things stand. I hope that your division and office leaders will share the substance of that meeting with you in more detail, but this email is intended to ensure that you all hear directly from me on these issues.

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Keep up the great work,

Mick

From: Van Meter, Stephen (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=stephen.vanmeter>
To: Ladd, Christine (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=christine.ladd>
Cc:
Bcc:
Subject: RE: Update from the Acting Director
Date: Mon Oct 15 2018 15:01:27 EDT
Attachments:

I'll come by.

From: Ladd, Christine (CFPB)
Sent: Monday, October 15, 2018 2:38 PM
To: Van Meter, Stephen (CFPB) <Stephen.VanMeter@cfpb.gov>
Subject: FW: Update from the Acting Director

Steve: Is there anything more you can share with me (or our staff on Wednesday) about this, as per the line below?

From: Mulvaney, Mick (CFPB)
Sent: Thursday, October 11, 2018 10:44 AM
To: _DL_CFPB_AllHands <_DL_CFPB_AllHands@cfpb.gov>
Subject: Update from the Acting Director

Bureau Colleagues,

Earlier this week, I convened a meeting of the Bureau's senior managers to discuss the recent articles in the media and to share my thoughts on where things stand. I hope that your division and office leaders will share the substance of that meeting with you in more detail, but this email is intended to ensure that you all hear directly from me on these issues.

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Keep up the great work,

Mick

From: Johnson, Christopher (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=christopher.johnson>
To: Gudenberg, Kathryn (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=kathryn.gudenberg>
Cc:
Bcc:
Subject: RE: Update from the Acting Director
Date: Mon Oct 15 2018 14:03:13 EDT
Attachments:

Good call. Thanks. I will reach out to David for a read out this week.

From: Gudenberg, Kathryn (CFPB)
Sent: Monday, October 15, 2018 8:01 AM
To: Johnson, Christopher (CFPB) <Christopher.Johnson@cfpb.gov>
Subject: FW: Update from the Acting Director

Just FYI, Dave Mumford called into this meeting that Mick references below. I saw it on your calendar, and Chad was out sick, so I asked Dave to call in. He can fill you in if you're interested.

From: Mulvaney, Mick (CFPB)
Sent: Thursday, October 11, 2018 10:44 AM
To: _DL_CFPB_AllHands <_DL_CFPB_AllHands@cfpb.gov>
Subject: Update from the Acting Director

Bureau Colleagues,

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Keep up the great work,

Mick

From: Rohlich, Nelle (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=nelle.rohlich>
To: Thompson, John (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=john.thompson>; Konop,
Benjamin (CFPB) </o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=benjamin.konop>; Dudley,
David (CFPB) </o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=david.dudley>
Cc: Rohlich, Nelle (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=nelle.rohlich>
Bcc:
Subject: RE: Update from the Acting Director
Date: Mon Oct 15 2018 12:28:08 EDT
Attachments:

I am happy to but maybe there is someone better? I wonder if Shirley or Chandana would...I'll ask around.

From: Thompson, John (CFPB)
Sent: Monday, October 15, 2018 10:55 AM
To: Rohlich, Nelle (CFPB) <Nelle.Rohlich@cfpb.gov>; Konop, Benjamin (CFPB) <Benjamin.Konop@cfpb.gov>; Dudley, David (CFPB) <David.Dudley@cfpb.gov>
Subject: FW: Update from the Acting Director

Who wants to send an email to SEFL leadership asking them when they intend to fill us in on the substance of this meeting?

John Thompson
Enforcement Attorney
Bureau of Consumer Financial Protection
Office: 202.435.7270 | Mobile: (b)(6)

Confidentiality Notice: If you received this email by mistake, you should notify the sender of the mistake and delete the email and any attachments. An inadvertent disclosure is not intended to waive any privileges.

From: Mulvaney, Mick (CFPB)

Sent: Thursday, October 11, 2018 10:44 AM
To: _DL_CFPB_AllHands
Subject: Update from the Acting Director

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Keep up the great work,

Mick

From: Schroeder, John (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=john.schroeder>
To: _DL_CFPB_Examiners Midwest
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=dlcfpbexaminersmidwest815172
15>
Cc:
Bcc:
Subject: FW: Update from the Acting Director
Date: Sat Oct 13 2018 08:53:02 EDT
Attachments:

Good morning folks. I wanted to follow up on the Acting Director's email below so that I can manage expectations. Below Mr. Mulvaney notes, "I hope that your division and office leaders will share the substance of that meeting with you in more detail . . ." To be frank, the brief (less than 10 minute) call did not provide any substance beyond what is included below. His message to senior management mirrored his message to all staff members below. I did not want you to think that I had addl info and was not providing it to you.

Please know that I am happy to speak with any of you about these matters and I encourage you to call me at any time – either on the number below or my personal cell at (b)(6). I know this matter is highly personal and emotional for many of us – and I know it is difficult to meld these personal beliefs and convictions with our work. Please reach out to me or your managers to discuss and/or offer suggestions.

Thank you all a lot, I hope the weekend is good.

John

John J. Schroeder

Regional Director – Midwest Region
Supervision, Enforcement and Fair Lending

Bureau of Consumer Financial Protection

230 South Dearborn Street, Suite 1590

Chicago, IL 60604

Mob: (b)(6)

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From: Mulvaney, Mick (CFPB)
Sent: Thursday, October 11, 2018 10:44 AM
To: _DL_CFPB_AllHands <_DL_CFPB_AllHands@cfpb.gov>
Subject: Update from the Acting Director

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Keep up the great work,

Mick

From: Jones, Carzanna (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=carzanna.jones>
To: Maurice, Barbara (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=barbara.maurice>
Cc:
Bcc:
Subject: FW: Update from the Acting Director
Date: Fri Oct 12 2018 14:42:55 EDT
Attachments:

Chileeee This is a fellow South Carolinian..... LOL I'm thinking Chinese? J LOL LOL LOL November is fast approaching! LOL

Bureau Colleagues,

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Keep up the great work,

Mick

From: Ehrlich, Jeffrey (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=jeffrey.ehrlich>
To: Martikan, Owen (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=martikan, owen p (cfpb)f4f>
Cc:
Bcc:
Subject: RE: Update from the Acting Director
Date: Thu Oct 11 2018 18:04:22 EDT
Attachments:

I do not. Just got home. I did speak briefly to Kristen, but only to tell her what happened yesterday. Didn't get a chance to ask. I suspect she will tell us something, because MM pretty much set her up to have to do that.

Jeff Ehrlich

Deputy Enforcement Director
Office: (202) 435-7598 | Mobile: (b)(6)

Consumer Financial Protection Bureau

consumerfinance.gov

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From: Martikan, Owen (CFPB)
Sent: Thursday, October 11, 2018 6:03 PM
To: Ehrlich, Jeffrey (CFPB) <Jeffrey.Ehrlich@cfpb.gov>
Subject: FW: Update from the Acting Director

Do we know what was said at the senior managers' meeting, or is that info forthcoming?

From: Mulvaney, Mick (CFPB)
Sent: Thursday, October 11, 2018 7:44 AM
To: _DL_CFPB_AllHands <_DL_CFPB_AllHands@cfpb.gov>
Subject: Update from the Acting Director

Bureau Colleagues,

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Keep up the great work,

Mick

From: Epps, Christopher (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=christopher.epps>
To: Hires, Terrell (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=terrell.hires>
Cc:
Bcc:
Subject: RE: Update from the Acting Director
Date: Thu Oct 11 2018 14:25:15 EDT
Attachments:

Yep, I called you back.

From: Hires, Terrell (CFPB) <Terrell.Hires@cfpb.gov>
Date: October 11, 2018 at 2:17:14 PM EDT
To: Epps, Christopher (CFPB) <Christopher.Epps@cfpb.gov>
Subject: RE: Update from the Acting Director

You got my message bro!

From: Epps, Christopher (CFPB)
Sent: Thursday, October 11, 2018 12:59 PM
To: Hires, Terrell (CFPB) <Terrell.Hires@cfpb.gov>
Subject: FW: Update from the Acting Director

Give me a call on my personal cell when you get a moment.

Chris Epps

Supervisory Examiner/Field Manager

Southeast Region

Christopher.epps@cfpb.gov

(b)(6)

Bureau of Consumer Financial Protection

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From: Mulvaney, Mick (CFPB)
Sent: Thursday, October 11, 2018 10:44 AM
To: _DL_CFPB_AllHands <_DL_CFPB_AllHands@cfpb.gov>
Subject: Update from the Acting Director

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Keep up the great work,

Mick

From: Martin, Angela (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=angela.martin>
To: (b)(6)
Cc:
Bcc:
Subject: FW: Update from the Acting Director
Date: Thu Oct 11 2018 13:32:26 EDT
Attachments:

From: Mulvaney, Mick (CFPB)
Sent: Thursday, October 11, 2018 10:44 AM
To: _DL_CFPB_AllHands <_DL_CFPB_AllHands@cfpb.gov>
Subject: Update from the Acting Director

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Mick

From: Milleson, Stephen (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=stephen.milleson>
To: (b)(6)
Cc:
Bcc:
Subject: Fwd: Update from the Acting Director
Date: Thu Oct 11 2018 13:20:39 EDT
Attachments:

On your own time... key phrase ha

From: Mulvaney, Mick (CFPB) <Mick@cfpb.gov>
Date: October 11, 2018 at 9:44:28 AM CDT
To: _DL_CFPB_AllHands <_DL_CFPB_AllHands@cfpb.gov>
Subject: Update from the Acting Director

Bureau Colleagues,

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From: Epps, Christopher (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=christopher.epps>
To: Carley, James (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=james.carley>; Day, Steve
(CFPB) </o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=james.day>
Cc:
Bcc:
Subject: FW: Update from the Acting Director
Date: Thu Oct 11 2018 12:58:36 EDT
Attachments:

Good Afternoon,

As both of you probably know full well about me, I believe in always taking the professional and most diplomatic approach to any and all situations. I had been pondering this issue during my time on leave over the past week prior to this email. This email has further nudged me in the direction of saying something, although I have not affirmatively decided to do so at this point. I thought it would be most appropriate to let you two know what I'm thinking as you are my next levels up in the hierachal structure here in the SER. Basically, I'm considering drafting a response to Mr. Mulvaney to express my views on this topic. Should I ultimately decide to do so, I will not do so without letting you know first, in addition to including you on such a writing (unless you prefer not to be included). Please know that should I decide to respond, it will be done in a very respectful and professional manner, but my points will be clearly articulated.

Chris Epps

Supervisory Examiner/Field Manager

Southeast Region

Christopher.epps@cfpb.gov

(b)(6)

Bureau of Consumer Financial Protection

Consumerfinance.gov

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From: Mulvaney, Mick (CFPB)
Sent: Thursday, October 11, 2018 10:44 AM
To: _DL_CFPB_AllHands <_DL_CFPB_AllHands@cfpb.gov>
Subject: Update from the Acting Director

Bureau Colleagues,

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Keep up the great work,

Mick

From: (b)(6)

To: Ellison, Alan (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=ellison, alana9a>

Cc:

Bcc:

Subject: Re: Update from the Acting Director

Date: Thu Oct 11 2018 12:27:45 EDT

Attachments:

Shocker. His reply. I won't be bullied. So Trumpian

On Oct 11, 2018, at 9:46 AM, Ellison, Alan (CFPB) <Alan.Ellison@cfpb.gov> wrote:

From: Mulvaney, Mick (CFPB)
Sent: Thursday, October 11, 2018 10:44 AM
To: _DL_CFPB_AllHands <_DL_CFPB_AllHands@cfpb.gov>
Subject: Update from the Acting Director

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Keep up the great work,

Mick

From: Onat, Ece (CFPB) </o=cfpbexc/ou=exchange administrative group (fydibohf23spdlt)/cn=recipients/cn=ece.onat>
To: Melton, Andrew (CFPB) </o=cfpbexc/ou=exchange administrative group (fydibohf23spdlt)/cn=recipients/cn=melton, andrew00a>
Cc:
Bcc:
Subject: FW: Update from the Acting Director
Date: Thu Oct 11 2018 12:04:57 EDT
Attachments:

From: Mulvaney, Mick (CFPB)
Sent: Thursday, October 11, 2018 10:44 AM
To: _DL_CFPB_AllHands <_DL_CFPB_AllHands@cfpb.gov>
Subject: Update from the Acting Director

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Keep up the great work,

Mick

From: Gagan, David (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=david.gragan>
To: _DL_CFPB_Procurement
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=dlcfpbprocurement65634843>
Cc:
Bcc:
Subject: FW: Update from the Acting Director
Date: Thu Oct 11 2018 12:03:35 EDT
Attachments:

To our procurement team: I was in the meeting w/ Mick on Tuesday, and his email below captures the essence of his message. If anyone would like to discuss, please drop in.

FYI, (b)(6) here all afternoon and back Monday.

David P. Gagan, CPPO
Senior Procurement Executive
Office: 202-435-7192/Mobile: (b)(6)

Bureau of Consumer Financial Protection
consumerfinance.gov

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To: _DL_CFPB_AllHands <_DL_CFPB_AllHands@cfpb.gov>
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Keep up the great work,

Mick

From: Hodge, Mark (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=mark.hodge>
To: (b)(6)
(b)(6)
Cc:
Bcc:
Subject: FW: Update from the Acting Director
Date: Thu Oct 11 2018 11:55:39 EDT
Attachments:

From: Mulvaney, Mick (CFPB)
Sent: Thursday, October 11, 2018 9:44 AM
To: _DL_CFPB_AllHands
Subject: Update from the Acting Director

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Mick

From: Smith, Scott (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=scott.smith>
To: Mulvaney, Mick (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=mulvaney, mickb5c>
Cc:
Bcc:
Subject: RE: Update from the Acting Director
Date: Thu Oct 11 2018 11:53:48 EDT
Attachments:

Thank you sir. Moreover, thanks for all you do.

Scott R. Smith, CRCM
Examiner – Southeast Region
Division of Supervision, Fair Lending and Enforcement
Mob: (b)(6) [redacted]

Bureau of Consumer Financial Protection
consumerfinance.gov

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From: Mulvaney, Mick (CFPB)
Sent: Thursday, October 11, 2018 10:44 AM
To: _DL_CFPB_AllHands <_DL_CFPB_AllHands@cfpb.gov>
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Keep up the great work,

Mick

From: Grady, Brian (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=brian.grady>
To: Parker, Keith (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=keith.parker>
Cc:
Bcc:
Subject: RE: Update from the Acting Director
Date: Thu Oct 11 2018 11:49:08 EDT
Attachments:

I have to look through what happened. Solidarity is good. Hope all is well with you (b)(6)

Thanks

From: Parker, Keith (CFPB)
Sent: Thursday, October 11, 2018 11:47 AM
To: Grady, Brian (CFPB)
Subject: RE: Update from the Acting Director

Oh, well welcome back Brian! You missed a lot in your absence!

The reply to all was a sign of solidarity to Patrice and was unique.

From: Grady, Brian (CFPB)
Sent: Thursday, October 11, 2018 11:41 AM
To: Parker, Keith (CFPB) <Keith.Parker@cfpb.gov>
Subject: RE: Update from the Acting Director

(b)(6)

(b)(6) I have to review what happened. It appeared he made a disparaging comment in 2005, and he apologized recently in an email. It was then noted that the NYT said he made a more recent disparaging comment, 2015 or so. So I have to go back and see what was said. I did see over 100 emails with "My Thoughts." At the Fed, the reply all option was discouraged, even for strong opinions. I remember getting a bit of an ass chewing for the 1-2 times I hit reply all.

Brian Grady

Examiner | Supervision Northeast Region

Mobile: (b)(6)

Consumer Financial Protection Bureau

consumerfinance.gov

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From: Parker, Keith (CFPB)
Sent: Thursday, October 11, 2018 11:36 AM
To: Grady, Brian (CFPB)
Subject: RE: Update from the Acting Director

No to Eric B!

From: Grady, Brian (CFPB)
Sent: Thursday, October 11, 2018 11:35 AM
To: Parker, Keith (CFPB) <Keith.Parker@cfpb.gov>
Subject: RE: Update from the Acting Director

You mean to Mick?

Brian Grady

Examiner | Supervision Northeast Region

Mobile: (b)(6)

Consumer Financial Protection Bureau

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From: Parker, Keith (CFPB)
Sent: Thursday, October 11, 2018 11:34 AM
To: Grady, Brian (CFPB)
Subject: FW: Update from the Acting Director

Nothing is going to happen to him!

From: Mulvaney, Mick (CFPB)
Sent: Thursday, October 11, 2018 10:44 AM
To: _DL_CFPB_AllHands <_DL_CFPB_AllHands@cfpb.gov>
Subject: Update from the Acting Director

Bureau Colleagues,

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Keep up the great work,

Mick

From: Asfaw, Yodit (Contractor)(CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=asfaw, yodit
(contractor)fc1>
To: Price, Amanda (Contractor)(CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=price, amanda98f>
Cc:
Bcc:
Subject: FW: Update from the Acting Director
Date: Thu Oct 11 2018 11:22:04 EDT
Attachments:

From: Mulvaney, Mick (CFPB)
Sent: Thursday, October 11, 2018 10:44 AM
To: _DL_CFPB_AllHands <_DL_CFPB_AllHands@cfpb.gov>
Subject: Update from the Acting Director

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Keep up the great work,

Mick

From: Chow, Edwin (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=edwin.chow>
To: Chow, Edwin (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=edwin.chow>
Cc:
Bcc:
Subject: FW: Update from the Acting Director
Date: Thu Oct 11 2018 11:11:55 EDT
Attachments:

To file

From: Mulvaney, Mick (CFPB)
Sent: Thursday, October 11, 2018 10:44 AM
To: _DL_CFPB_AllHands <_DL_CFPB_AllHands@cfpb.gov>
Subject: Update from the Acting Director

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working together to do a great job for the American people.

Keep up the great work,

Mick

From: Cartwright, Shane (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=robert.cartwright>
To: Mulvaney, Mick (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=mulvaney, mickb5c>
Cc:
Bcc:
Subject: RE: Update from the Acting Director
Date: Thu Oct 11 2018 11:11:42 EDT
Attachments:

Mr. Mulvaney,

Well said and I fully support your efforts every day. Thank you.

From: Mulvaney, Mick (CFPB)
Sent: Thursday, October 11, 2018 9:44 AM
To: _DL_CFPB_AllHands
Subject: Update from the Acting Director

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Keep up the great work,

Mick

From: Butler, Trena (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=trena.butler>
To: Toomer, La'Mont (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=lamont.toomer05574461>
Cc:
Bcc:
Subject: RE: Update from the Acting Director
Date: Thu Oct 11 2018 10:59:38 EDT
Attachments:

I read it! LOL

From: Toomer, La'Mont (CFPB)
Sent: Thursday, October 11, 2018 10:58 AM
Subject: FW: Update from the Acting Director

From: Mulvaney, Mick (CFPB)
Sent: Thursday, October 11, 2018 10:44 AM
To: _DL_CFPB_AllHands <_DL_CFPB_AllHands@cfpb.gov>
Subject: Update from the Acting Director

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Keep up the great work,

Mick

From: Toomer, La'Mont (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=lamont.toomer05574461>
To:
Cc:
Bcc: Fraser, Patrick (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=patrick.fraser>; Butler,
Trena (CFPB) </o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=trena.butler>
Subject: FW: Update from the Acting Director
Date: Thu Oct 11 2018 10:57:52 EDT
Attachments:

From: Mulvaney, Mick (CFPB)
Sent: Thursday, October 11, 2018 10:44 AM
To: _DL_CFPB_AllHands <_DL_CFPB_AllHands@cfpb.gov>
Subject: Update from the Acting Director

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Keep up the great work,

Mick

From: Weipert, Dennis (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=dennis.weipert>
To: Mulvaney, Mick (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=mulvaney, mickb5c>
Cc:
Bcc:
Subject: RE: Update from the Acting Director
Date: Thu Oct 11 2018 10:57:08 EDT
Attachments:

J

From: Mulvaney, Mick (CFPB)
Sent: Thursday, October 11, 2018 10:44 AM
To: _DL_CFPB_AllHands <_DL_CFPB_AllHands@cfpb.gov>
Subject: Update from the Acting Director

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Keep up the great work,

Mick

From: Chicorikas, Nicholas (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=nicholas.chicorikas>
To: (b)(6)
Cc:
Bcc:
Subject: FW: Update from the Acting Director
Date: Thu Oct 11 2018 10:47:56 EDT
Attachments:

From: Mulvaney, Mick (CFPB)
Sent: Thursday, October 11, 2018 10:44 AM
To: _DL_CFPB_AllHands <_DL_CFPB_AllHands@cfpb.gov>
Subject: Update from the Acting Director

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Mick

From: Deitrick, Daniel (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=daniel.deitrick>
To: Hall, Bruce (Contractor)(CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=hall, bruce023>
Cc:
Bcc:
Subject: FW: Update from the Acting Director
Date: Thu Oct 11 2018 10:46:55 EDT
Attachments:

From: Mulvaney, Mick (CFPB)
Sent: Thursday, October 11, 2018 10:44 AM
To: _DL_CFPB_AllHands <_DL_CFPB_AllHands@cfpb.gov>
Subject: Update from the Acting Director

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Keep up the great work,

Mick

From: Toussaint, Jennifer (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=jennifer.toussaint>
To: (b)(6)
Cc:
Bcc:
Subject: FW: Update from the Acting Director
Date: Thu Oct 11 2018 10:46:51 EDT
Attachments:

Jennifer N. Toussaint

Counsel (Originations)

Supervision, Enforcement, Fair Lending (SEFL)

Office of Supervision Policy (OSP)

Office: (202) 435-7237 | Mobile: (b)(6)

consumerfinance.gov

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From: Mulvaney, Mick (CFPB)
Sent: Thursday, October 11, 2018 10:44 AM
To: _DL_CFPB_AllHands <_DL_CFPB_AllHands@cfpb.gov>
Subject: Update from the Acting Director

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Keep up the great work,

Mick

From: Yuka Hayashi <yuka.hayashi@wsj.com>
To: Czwartacki, John (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=czwartacki, john201>
Cc:
Bcc:
Subject: Re: Update from the Acting Director
Date: Wed Oct 03 2018 19:05:02 EDT
Attachments:

Thanks!

Sent from my iPhone

On Oct 3, 2018, at 6:57 PM, Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov> wrote:

From: Mulvaney, Mick (CFPB) <Mick@cfpb.gov>
Date: October 2, 2018 at 6:43:02 PM EDT
To: _DL_CFPB_AllHands <_DL_CFPB_AllHands@cfpb.gov>
Subject: Update from the Acting Director

I want to briefly address the recent concerns raised regarding Eric Blankenstein.

First of all, I just wanted to let everyone know that, obviously, I am aware of it, and have been giving it considerable attention since Friday when I received Patrice's email. I hope everyone understands that this a unique circumstance from a management perspective and that this matter needs to be handled with the utmost professionalism.

Patrice's email, along with Chris' follow-up from Monday, raised various issues that I have already started to explore. Those efforts are continuing. I plan on proceeding with the utmost respect for all of those involved.

All of that being said, please know that the merits of the changes at Fair Lending remain the same today as they did when I announced the reorganization several months ago. I will not be undoing the changes. I recognize this is not the result that some of you may have wanted. But I stand by my decision and we will proceed accordingly.

Again, thank you for your patience while I digest all of what has come up since late last week. I hope to be able to report back soon.

Mick Mulvaney

Acting Director

From: Martin, Angela (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=angela.martin>
To: (b)(6)
Cc:
Bcc:
Subject: FW: Update from the Acting Director
Date: Wed Oct 03 2018 13:25:38 EDT
Attachments:

From: Martin, Angela (CFPB)
Sent: Tuesday, October 02, 2018 8:17 PM
To: (b)(6)
Subject: Fwd: Update from the Acting Director

Angela Martin
Senior Enforcement Attorney
Military Affairs Liaison
Office of Enforcement
Consumer Financial Protection Bureau

(b)(6)
Angela.Martin@cfpb.gov
consumerfinance.gov

From: Mulvaney, Mick (CFPB) <Mick@cfpb.gov>
Date: October 2, 2018 at 6:42:51 PM EDT
To: _DL_CFPB_AllHands <_DL_CFPB_AllHands@cfpb.gov>
Subject: Update from the Acting Director

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Again, thank you for your patience while I digest all of what has come up since late last week. I hope to be able to report back soon.

Mick Mulvaney

Acting Director

From: Schroeder, John (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=john.schroeder>
To: Mulvaney, Mick (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=mulvaney, mickb5c>
Cc:
Bcc:
Subject: RE: Update from the Acting Director
Date: Wed Oct 03 2018 10:42:33 EDT
Attachments:

Good morning Director, and thanks for the message as we collectively work through this most challenging matter.

I respectfully suggest (b)(5)

(b)(5)

My two cents, for what it is worth. Thank you.

John J. Schroeder

Regional Director – Midwest Region
Supervision, Enforcement and Fair Lending

Bureau of Consumer Financial Protection

230 South Dearborn Street, Suite 1590

Chicago, IL 60604

Mob: (b)(6)

consumerfinance.gov

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From: Mulvaney, Mick (CFPB)
Sent: Tuesday, October 02, 2018 4:43 PM
To: _DL_CFPB_AllHands <_DL_CFPB_AllHands@cfpb.gov>
Subject: Update from the Acting Director

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Mick Mulvaney

Acting Director

From: Collins-McMurtry, Kelly (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=collins-mcmurry, kelly58f>
To: Johnson, Rhonda (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=rhonda.johnson>
Cc:
Bcc:
Subject: RE: Update from the Acting Director
Date: Wed Oct 03 2018 10:35:11 EDT
Attachments:

Not rambling at all. Thanks! Appreciate your thoughts, as always. Will update you after the 2:30 chat.
Enjoy your Wednesday! J

From: Johnson, Rhonda (CFPB)
Sent: Wednesday, October 03, 2018 10:33 AM
To: Collins-McMurtry, Kelly (CFPB) <Kelly.Collins-McMurtry@cfpb.gov>
Subject: RE: Update from the Acting Director

I guess you will know when you talk to Cassandra later today. (b)(5)

(b)(5)

I hope this makes sense to you, I know I'm rambling a bit.

Rhonda Johnson
Senior Advisor
Office of Minority and Women Inclusion
Bureau of Consumer Financial Protection
1700 G Street, NW |
Washington | District of Columbia | 20552

Telephone : 202.435.7739

Consumerfinance.gov

Confidentiality Notice: If you received this email by mistake, you should notify the sender of the mistake and delete the e-mail and any attachments. An inadvertent disclosure is not intended to waive any privileges.

From: Collins-McMurry, Kelly (CFPB)
Sent: Wednesday, October 03, 2018 9:34 AM
To: Johnson, Rhonda (CFPB) <Rhonda.Johnson@cfpb.gov>
Subject: FW: Update from the Acting Director

Hey there (b)(5)

From: Mulvaney, Mick (CFPB)
Sent: Tuesday, October 02, 2018 6:43 PM
To: _DL_CFPB_AllHands <_DL_CFPB_AllHands@cfpb.gov>
Subject: Update from the Acting Director

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Mick Mulvaney

Acting Director

From: Ellison, Alan (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23sp0lt)/cn=recipients/cn=ellison, alana9a>
To: (b)(6)
(b)(6)
Cc:
Bcc:
Subject: FW: Update from the Acting Director
Date: Wed Oct 03 2018 07:07:01 EDT
Attachments:

Complete inaction

From: Mulvaney, Mick (CFPB)
Sent: Tuesday, October 02, 2018 6:43 PM
To: _DL_CFPB_AllHands <_DL_CFPB_AllHands@cfpb.gov>
Subject: Update from the Acting Director

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Mick Mulvaney

Acting Director

From: Czwartacki, John (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=czwartacki, john201>
To: Colin Wilhelm
<cwilhelm@washingtonexaminer.com>
Cc:
Bcc:
Subject: Fwd: Update from the Acting Director
Date: Tue Oct 02 2018 20:40:54 EDT
Attachments:

Attribution:
"In an all hands memo obtained by the examiner..."

From: Mulvaney, Mick (CFPB) <Mick@cfpb.gov>
Date: October 2, 2018 at 6:43:02 PM EDT
To: _DL_CFPB_AllHands <_DL_CFPB_AllHands@cfpb.gov>
Subject: Update from the Acting Director

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Mick Mulvaney
Acting Director

From: Sylvan Lane <slane@thehill.com>
To: Czwartacki, John (CFPB)
</o=cfpbexch/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=czwartacki, john201>
Cc:
Bcc:
Subject: Re: Update from the Acting Director
Date: Tue Oct 02 2018 19:40:25 EDT
Attachments:

Yup, this will be in the story we've got posting tomorrow morning. I also did an individual post on the letter, which you can find here. Tomorrow's story is an overview of the controversy and the CFPB's oversight of lending discrimination, while tonight's post is just an incremental update to our coverage of the issue as it has unfolded.

On Tue, Oct 2, 2018 at 7:38 PM Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov> wrote:

Did this make your story?

From: Sylvan Lane <slane@thehill.com>
Date: October 2, 2018 at 7:13:31 PM EDT
To: Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>
Subject: Re: Update from the Acting Director

Thanks so much. I actually just filed something on this, but I appreciate you sending this over to me too.

On Tue, Oct 2, 2018 at 7:03 PM Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov> wrote:

"The hill obtained...."

From: Mulvaney, Mick (CFPB) <Mick@cfpb.gov>
Date: October 2, 2018 at 6:43:02 PM EDT
To: _DL_CFPB_AllHands <_DL_CFPB_AllHands@cfpb.gov>
Subject: Update from the Acting Director

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Mick Mulvaney

Acting Director

--

Sylvan Lane
Finance reporter | The Hill
O: 202-628-8513
C: (b)(6)
@SylvanLane

--

Sylvan Lane
Finance reporter | The Hill
O: 202-628-8513
(b)(6)
@SylvanLane

From: Czwartacki, John (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=czwartacki, john201>
To: Glenn Thrush <glennthrush@nytimes.com>
Cc:
Bcc:
Subject: Re: Update from the Acting Director
Date: Tue Oct 02 2018 19:36:55 EDT
Attachments:

All hands email. Not specific to you.

From: Glenn Thrush <glennthrush@nytimes.com>
Date: October 2, 2018 at 7:19:27 PM EDT
To: Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>
Subject: Re: Update from the Acting Director

So this is in response to what I got?
I'm confuscated

Glenn Thrush
The New York Times
Cell: (b)(6)
Twitter: @glennthrush

On Oct 2, 2018, at 7:04 PM, Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov> wrote:

“NYT obtained....”

From: Mulvaney, Mick (CFPB) <Mick@cfpb.gov>
Date: October 2, 2018 at 6:43:02 PM EDT
To: _DL_CFPB_AllHands <_DL_CFPB_AllHands@cfpb.gov>
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Acting Director

From: Price, Kristin (Contractor)(CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=kristin.price>
To: Horne, Cristina (Contractor)(CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=cristina.wilcox>; Bryanne
Reynolds <breynolds@fmpconsulting.com>; Tyler, Stephen
(Contractor)(CFPB) </o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=tyler, stephen313>;
Connelly, Kerry (Contractor)(CFPB) </o=cfpbexc/ou=exchange
administrative group
(fydibohf23spdlt)/cn=recipients/cn=connelly, kerryc3e>
Cc:
Bcc:
Subject: FW: Update from the Acting Director
Date: Tue Oct 02 2018 19:03:36 EDT
Attachments:

More emails ... this time from the Acting Director!

From: Mulvaney, Mick (CFPB)
Sent: Tuesday, October 02, 2018 6:43 PM
To: _DL_CFPB_AllHands
Subject: Update from the Acting Director

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Mick Mulvaney

Acting Director

From: Milleson, Stephen (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=stephen.milleson>
To: (b)(6) (6)
Cc:
Bcc:
Subject: Fwd: Update from the Acting Director
Date: Tue Oct 02 2018 18:46:13 EDT
Attachments:

From: Mulvaney, Mick (CFPB) <Mick@cfpb.gov>
Date: October 2, 2018 at 5:43:00 PM CDT
To: _DL_CFPB_AllHands <_DL_CFPB_AllHands@cfpb.gov>
Subject: Update from the Acting Director

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From: Czwartacki, John (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=czwartacki, john201>
To: ksweet@ap.org <ksweet@ap.org>
Cc:
Bcc:
Subject: FW: Message to my colleagues
Date: Wed Oct 17 2018 18:52:46 EDT
Attachments:

From: Blankenstein, Eric (CFPB)
Sent: Monday, October 1, 2018 2:05 PM
To: _DL_CFPB_AllHands <_DL_CFPB_AllHands@cfpb.gov>
Subject: Message to my colleagues

I recognize that many of you had a visceral, negative reaction to reading what I wrote in some of my old blog posts. I did too.

In the summer of 2004, I decided with one of my best friends—who would go on to be the best man at my wedding—to start a blog that would discuss the issues of the day. We hoped that publishing those frank conversations would show that difficult topics could be discussed openly and in depth so long as the parties came to the conversation in good faith. I unfortunately used intentionally provocative language in an effort to accentuate my points.

Do I regret some of the things I wrote when I was 25—relatively fresh out of college and not yet even thinking about applying to law school—that I wouldn’t write today? Absolutely. The regret I have comes in part from gaining experience as I got older (and learning how to write for audiences other than my 20-something friends). Going back and reading what I wrote fourteen years ago was a humbling experience: my 39 year old self wants to tell my 25 year old self to be less strident, less provocative, less snarky, and less absolutist. Be more precise and careful in the language you use. But, most importantly, I want my 25 year old self to be more empathetic to those situations of who are suffering and hurting.

The tone and framing of my statements reflected poor judgment. My 25 year old self was not ready to have a leadership position at the Bureau. I hope that the intervening fourteen years—marriage, fatherhood, death of friends and loved ones, the vicissitudes of life both large and small—have better prepared me for this role. But poor judgment in my choice of words back then, or how I framed my arguments, does not make me a racist or a sexist, and I have always rejected racism and sexism in the strongest terms possible. Did one of my posts use a racial epithet? Yes, but only in the context of discussing the insight its use by a hypothetical third person could give us into that person’s thought

process. I have never used and will never use a racial epithet to describe anyone. My goal is and was to evaluate people as individuals, not based on their race, gender, or anything else that does not reflect on their character.

I am absolutely committed to carrying out the Bureau's fair lending mandate. As I told attendees of the Southeast Regional All-Hands meeting, we are still in the fair lending business, period. The Dodd-Frank Act tasks us with supervising for compliance with and enforcing fair lending laws, including ECOA and HMDA, and we continue to do that. Consistent with that, I have routinely approved fair lending enforcement investigations and CIDs, as well as the fair lending strategic supervision plan.

Beyond that, I hope I have shown over the past nine-and-a-half months that I am a person of principle, and that I have acted in accordance with those principles to the maximum extent possible. One of those principles is transparency: for those of you who have met with me, I like to think that I have been nothing but open and honest about my thought processes, the questions and concerns I have about the legal issues we are discussing, and the reasons that motivate the various decisions I make.

If anyone has doubts or concerns about my ability to lead SEFL, I hope they would afford me the opportunity to address those directly.

The Bureau is tasked with the important mission of helping ensure that consumer financial products and services are provided in compliance with the law. I look forward to working with each of you as we put that into practice.

Regards,

Eric

Eric Blankenstein

Policy Director

Supervision, Enforcement, and Fair Lending

Eric.Brankenstein@cfpb.gov

From: Catherine.Hurkamp@cfpb.gov
<catherine.hurkamp@cfpb.gov>
To: _DL_CFPB_Infrastructure_Operations_Leads
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=_dl_cfpb_infrastructure_oper
ations_leads340>
Cc:
Bcc:
Subject: Fwd: Message to my colleagues
Date: Thu Oct 04 2018 15:53:55 EDT
Attachments:

FYI Tim asked me to forward to our leads

From: Blankenstein, Eric (CFPB) <Eric.Blankenstein@cfpb.gov>
Date: October 1, 2018 at 2:04:45 PM EDT
To: _DL_CFPB_AllHands <_DL_CFPB_AllHands@cfpb.gov>
Subject: Message to my colleagues

From: Hurkamp, Catherine (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=hurkamp, catherinefb0>
To: _DL_CFPB_Infrastructure_Operations_Leads
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=_dl_cfpb_infrastructure_operations_leads340>
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Eric

Eric Blankenstein

Policy Director

Supervision, Enforcement, and Fair Lending

Eric.Brankenstein@cfpb.gov

202-435-5155 (office)

(b)(6) (cell)

From: Williams, Michael (Datailee)(CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=williams, michael
(datailee)5a2>
To: Paoletta, Mark (Datailee)(CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=paoletta, mark
(datailee)d51>
Cc:
Bcc:
Subject: FW: Message to my colleagues
Date: Thu Oct 04 2018 09:37:39 EDT
Attachments:

From: Gillissie, Evan (CFPB) <Evan.Gillissie@cfpb.gov>
Date: October 4, 2018 at 9:29:44 AM EDT
To: Williams, Michael (Datailee)(CFPB) <Michael.Williams2@cfpb.gov>
Subject: FW: Message to my colleagues

Evan Gillissie
Executive Assistant to the Acting Director
Bureau of Consumer Financial Protection
Office: 202-435-5159

From: Blankenstein, Eric (CFPB)
Sent: Monday, October 01, 2018 2:05 PM
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Regards,

Eric

Eric Blankenstein

Policy Director

Supervision, Enforcement, and Fair Lending

Eric.Blankenstein@cfpb.gov

202-435-5155 (office)

(b)(6) (cell)

From: Michael.Williams2@cfpb.gov
<michael.williams2@cfpb.gov>
To: Paoletta, Mark (Detailee)(CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=paoletta, mark
(detailee)d51>
Cc:
Bcc:
Subject: FW: Message to my colleagues
Date: Thu Oct 04 2018 09:37:27 EDT
Attachments:

From: Gillissie, Evan (CFPB) <Evan.Gillissie@cfpb.gov>
Date: October 4, 2018 at 9:29:44 AM EDT
To: Williams, Michael (Detailee)(CFPB) <Michael.Williams2@cfpb.gov>
Subject: FW: Message to my colleagues

From: Gillissie, Evan (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=gillissie, evane94>
To: Williams, Michael (Datailee)(CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=williams, michael
(datailee)5a2>
Cc:
Bcc:
Subject: FW: Message to my colleagues
Date: Thu Oct 04 2018 09:29:43 EDT
Attachments:

Evan Gillissie
Executive Assistant to the Acting Director
Bureau of Consumer Financial Protection
Office: 202-435-5159

From: Blankenstein, Eric (CFPB)
Sent: Monday, October 01, 2018 2:05 PM
To: _DL_CFPB_AllHands <_DL_CFPB_AllHands@cfpb.gov>
Subject: Message to my colleagues

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Eric

Eric Blankenstein

Policy Director

Supervision, Enforcement, and Fair Lending

Eric.Blankenstein@cfpb.gov

202-435-5155 (office)

(b)(6) (cell)

From: Jimmy.Hargrove@cfpb.gov
<jimmy.hargrove@cfpb.gov>
To: (b)(6)
Cc:
Bcc:
Subject: Fwd: Message to my colleagues
Date: Wed Oct 03 2018 20:41:53 EDT
Attachments:

From: Blankenstein, Eric (CFPB) <Eric.Blankenstein@cfpb.gov>
Date: October 1, 2018 at 2:04:48 PM EDT
To: _DL_CFPB_AllHands <_DL_CFPB_AllHands@cfpb.gov>
Subject: Message to my colleagues

From: Hargrove, Khalid (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=khalid.hargrove>
To: (b)(6)
Cc:
Bcc:
Subject: Fwd: Message to my colleagues
Date: Wed Oct 03 2018 20:41:44 EDT
Attachments:

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Supervision, Enforcement, and Fair Lending

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202-435-5155 (office)

(b)(6) (cell)

From: Williams, Steven (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=steven.williams>
To: Cronan, Russell (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=russell.cronan>
Cc:
Bcc:
Subject: RE: Message to my colleagues
Date: Wed Oct 03 2018 09:28:48 EDT
Attachments:

Yes, I should have clarified that. Also, if Laura could participate that would be good. Also Abdul if he can.

Thank you,

Steven H. Williams, CRCM

Examiner | Supervision | Midwest Region

Mobile: (b)(6)

Bureau of Consumer Financial Protection
consumerfinance.gov

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From: Cronan, Russell (CFPB)
Sent: Wednesday, October 03, 2018 9:27 AM
To: Williams, Steven (CFPB)
Subject: RE: Message to my colleagues

Yes. (b)(5)

Should I get Laura involved, too?

Russell (Rusty) Cronan, Sr.

Examiner | Supervision, Enforcement, and Fair Lending - Midwest Region

Office: N/A | Mobile: (b)(6)

Bureau of Consumer Financial Protection

consumerfinance.gov

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From: Williams, Steven (CFPB)
Sent: Wednesday, October 03, 2018 8:25 AM
To: Cronan, Russell (CFPB)
Subject: RE: Message to my colleagues

Is this a good time to discuss yesterday's meeting?

Thank you,

Steven H. Williams, CRCM

Examiner | Supervision | Midwest Region

Mobile: (b)(6)

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From: Cronan, Russell (CFPB)
Sent: Wednesday, October 03, 2018 9:18 AM
To: Williams, Steven (CFPB)
Subject: RE: Message to my colleagues

LOL.

I figured out when I will stop caring– 18 months at most.

Russell (Rusty) Cronan, Sr.

Examiner | Supervision, Enforcement, and Fair Lending - Midwest Region

Office: N/A | Mobile: (b)(6)

Bureau of Consumer Financial Protection

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From: Williams, Steven (CFPB)
Sent: Wednesday, October 03, 2018 7:31 AM
To: Cronan, Russell (CFPB)
Subject: RE: Message to my colleagues

Their silence is deafening.

Thank you,

Steven H. Williams, CRCM

Examiner | Supervision | Midwest Region

Mobile: (b)(6)

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From: Cronan, Russell (CFPB)
Sent: Tuesday, October 02, 2018 11:51 AM
To: Williams, Steven (CFPB)
Subject: FW: Message to my colleagues

When will I learn? Or finally stop caring?

Russell (Rusty) Cronan, Sr.

Examiner | Supervision, Enforcement, and Fair Lending - Midwest Region

Office: N/A | Mobile: (b)(6)

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From: Cronan, Russell (CFPB)
Sent: Tuesday, October 02, 2018 10:45 AM
To: Blankenstein, Eric (CFPB)
Subject: RE: Message to my colleagues

Eric:

Thank you for the offer of engagement from below: "If anyone has doubts or concerns about my ability to lead SEFL, I hope they would afford me the opportunity to address those directly."

Outside of the current issues, I have contacted you, as a bank examiner with over 25 years' experience, offering information that I think a person new to this business and to this agency could find helpful. I also contacted you regarding travel waste that impacts your division the most, trying to support Acting Director Mulvaney's goal of efficiency and specifically addressing his public comments about saving tens of millions of dollars in the travel budget. I find it surprising and concerning that I did not receive a response to either email, and nothing to indicate that management will implement travel efficiencies. I'm a (conservative) taxpayer, too, and the seven years of waste and abuse is shocking. I at least thought the Acting Director and his people would be interested in eliminating blatant waste.

I've also contacted other senior members of the Acting Director's team about various issues with no response until a recent response from Ms. Sutton. It's very surprising that the new senior management has never "met" with the workers as a whole and doesn't engage them on a regular basis, like Sheila Bair very effectively when she took over the FDIC. She changed a culture there that really needed changing. As you know, she's a fellow Republican, and it might be worth your while to reach out to her for guidance. You all inherited a real mess here, indeed a disaster, but after these many months, a refusal to act in some regards and on some matters, or even engage, means you all are collectively becoming part of the problem instead of the much-needed solution. I know many who are very disappointed.

I've been here since the beginning, and this is a toxic and corrupt agency, both ineffective and inefficient, that badly needs change. You all could learn a lot you need to know from talking with the people, and I expect you would get a very different perspective on things than you do from the HQ management and the senior field management. Corday refused to do it, too, and that's one reason the agency is like it is today. You all would at least garner goodwill and respect from the staff for listening to them, if those things are important to you all.

I understand the current matters are likely the most pressing for you now, but I encourage you, and your colleagues, as time permits, to listen objectively to people who want to help, and who can help.

Thank you for your consideration,

Russell (Rusty) Cronan, Sr.

Examiner | Supervision, Enforcement, and Fair Lending - Midwest Region

Office: N/A | Mobile: (b)(6)

Bureau of Consumer Financial Protection

consumerfinance.gov

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Sent: Monday, October 01, 2018 1:05 PM
To: _DL_CFPB_AllHands
Subject: Message to my colleagues

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Eric

Eric Blankenstein

Policy Director

Supervision, Enforcement, and Fair Lending

Eric.Brankenstein@cfpb.gov

202-435-5155 (office)

(b)(6) (cell)

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From: Dellutro, Joseph (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=dellutro iv, joseph7cf>
To: Blankenstein, Eric (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=blankenstein, eric0fe>
Cc:
Bcc:
Subject: RE: Message to my colleagues
Date: Wed Oct 03 2018 08:29:06 EDT
Attachments:

Eric,

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I am honestly quite perplexed to see such discontentment by my colleagues over such an innocuous statement you made while in college.

I'm just a lowly examiner in the southeast region but hearing you and Mr. Mulvaney speak in Baltimore was an honor and I hope you will remain in your position at this agency if that is your desire.

Thank you,

Joseph Dellutro, CFE

Examiner

Supervision, Enforcement, and Fair Lending

Southeast Region

Mobile (b)(6)

Bureau of Consumer Financial Protection

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Regards,

Eric

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Policy Director

Supervision, Enforcement, and Fair Lending

Eric.Brankenstein@cfpb.gov

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(b)(6) (cell)

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</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=dellutro iv, joseph7cf>
To: Blankenstein, Eric (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=blankenstein, eric0fe>
Cc:
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Subject: RE: Message to my colleagues
Date: Wed Oct 03 2018 08:29:06 EDT
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Examiner

Supervision, Enforcement, and Fair Lending

Southeast Region

Mobile: (b)(6)

Bureau of Consumer Financial Protection

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Regards,

Eric

Eric Blankenstein

Policy Director

Supervision, Enforcement, and Fair Lending

Eric.Brankenstein@cfpb.gov

202-435-5155 (office)

(b)(6) cell)

From: Martin, Angela (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=angela.martin>
To: (b)(6)
Cc:
Bcc:
Subject: FW: Message to my colleagues
Date: Tue Oct 02 2018 14:29:50 EDT
Attachments:

From: Blankenstein, Eric (CFPB)
Sent: Monday, October 01, 2018 2:05 PM
To: _DL_CFPB_AllHands <_DL_CFPB_AllHands@cfpb.gov>
Subject: Message to my colleagues

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Regards,

Eric

Eric Blankenstein

Policy Director

Supervision, Enforcement, and Fair Lending

Eric.Brankenstein@cfpb.gov

202-435-5155 (office)

(b)(6) (cell)

From: Coll, Christina (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=christina.coll>
To: Blankenstein, Eric (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=blankenstein, eric0fe>
Cc:
Bcc:
Subject: Re: Message to my colleagues
Date: Tue Oct 02 2018 11:50:49 EDT
Attachments:

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Unfortunately, the discovery of your blog posts and – much more importantly – your response to their revelation leave me with concerns about your ability to lead SEFL. I worry about the effect of your continued leadership on our colleagues, on consumers, and on the entities the Bureau regulates.

I look forward to your response.

Sincerely,

Christina

Christina Coll

Enforcement Attorney

Office: (202) 435-7843 | Mobile: (b)(6)

Bureau of Consumer Financial Protection
consumerfinance.gov

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Sent: Monday, October 01, 2018 11:05 AM
To: _DL_CFPB_AllHands <_DL_CFPB_AllHands@cfpb.gov>
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(b)(6) (cell)

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</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=christina.coll>
To: Blankenstein, Eric (CFPB)
</o=cfpbexc/ou=exchange administrative group
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Policy Director

Supervision, Enforcement, and Fair Lending

Eric.Brankenstein@cfpb.gov

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(b)(6) (cell)

From: Price, Kristin (Contractor)(CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=kristin.price>
To: Bryanne Reynolds
<breynolds@fmpconsulting.com>
Cc:
Bcc:
Subject: FW: Message to my colleagues
Date: Tue Oct 02 2018 11:04:34 EDT
Attachments:

Since most of this is in the news now anyway, I figured it would be ok to send to you! Here's what the email that was sent out yesterday from the Political Appointee who had the blog with the racial remarks and discrimination...

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Eric

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Policy Director

Supervision, Enforcement, and Fair Lending

Eric.Brankenstein@cfpb.gov

202-435-5155 (office)

(b)(6) [redacted]

(cell)

From: Kerry Connelly <kconnelly@fmpconsulting.com>
To: Price, Kristin (Contractor)(CFPB) </o=cfpbexc/ou=exchange administrative group (fydibohf23spdlt)/cn=recipients/cn=kristin.price>; Horne, Cristina (Contractor)(CFPB) </o=cfpbexc/ou=exchange administrative group (fydibohf23spdlt)/cn=recipients/cn=cristina.wilcox>; Tyler, Stephen (Contractor)(CFPB) </o=cfpbexc/ou=exchange administrative group (fydibohf23spdlt)/cn=recipients/cn=tyler.stephen313>
Cc:
Bcc:
Subject: RE: Message to my colleagues
Date: Tue Oct 02 2018 09:15:54 EDT
Attachments:

Holy cow! When I was told I'd be working with CFPB, I honestly never expected there would be so much newsworthy drama. SO crazy!!

Kerry Connelly

Consultant

FMP Consulting

2900 South Quincy Street, Suite 200, Arlington VA 22206

T (703) 671-6600, ext. 170 | F (703) 671-6924 | C (b)(6)

kconnelly@fmpconsulting.com

Follow FMP: [Website](#) | [Twitter](#) | [LinkedIn](#) | [Facebook](#)

From: Price, Kristin (Contractor)(CFPB) [mailto:Kristin.Price@cfpb.gov]
Sent: Monday, October 01, 2018 4:34 PM
To: Horne, Cristina (Contractor)(CFPB); Tyler, Stephen (Contractor)(CFPB); Kerry Connelly
Subject: FW: Message to my colleagues

Wow!!!! I don't want to forward this outside the network, but WOW!

From: Blankenstein, Eric (CFPB)
Sent: Monday, October 01, 2018 2:05 PM
To: _DL_CFPB_AllHands
Subject: Message to my colleagues

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Policy Director

Supervision, Enforcement, and Fair Lending

Eric.Brankenstein@cfpb.gov

202-435-5155 (office)

(b)(6) (cell)

From: Hand, Delicia (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=delicia.hand>
To: Blankenstein, Eric (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=blankenstein, eric0fe>
Cc:
Bcc:
Subject: Re: Message to my colleagues
Date: Tue Oct 02 2018 07:52:57 EDT
Attachments:

Eric,

I appreciate your email addressing the issues that the blog raised and your current perspective. Though I took issue with the tone, I also thought digging up a 14 year blog is indicative of the current moment; not helpful and not civil.

I think most of us, if we were honest, would have advice for our twenty-something selves.

I look forward to working together; I hope the same for others at the Bureau.

Best,
Delicia Hand

From: Blankenstein, Eric (CFPB) <Eric.Blankenstein@cfpb.gov>
Date: October 1, 2018 at 2:04:53 PM EDT
To: _DL_CFPB_AllHands <_DL_CFPB_AllHands@cfpb.gov>
Subject: Message to my colleagues

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Regards,

Eric

Eric Blankenstein

Policy Director

Supervision, Enforcement, and Fair Lending

Eric.Brankenstein@cfpb.gov

202-435-5155 (office)

(b)(6) (cell)

From: Barch, Anna (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=barch, anna571>
To: (b)(6)
Cc:
Bcc:
Subject: FW: Message to my colleagues
Date: Tue Oct 02 2018 07:21:42 EDT
Attachments:

FYI

From: Blankenstein, Eric (CFPB)
Sent: Monday, October 01, 2018 2:05 PM
To: _DL_CFPB_AllHands <_DL_CFPB_AllHands@cfpb.gov>
Subject: Message to my colleagues

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Regards,

Eric

Eric Blankenstein

Policy Director

Supervision, Enforcement, and Fair Lending

Eric.Brankenstein@cfpb.gov

202-435-5155 (office)

(b)(6) (cell)

From: Kim, Thomas (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=thomas.kim>
To: Rubenstein, David (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=david.rubenstein>; Lesser,
Cynthia (CFPB) </o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=cynthia.lesser>
Cc:
Bcc:
Subject: FW: Message to my colleagues
Date: Mon Oct 01 2018 23:19:52 EDT
Attachments:

Ugh. Maybe it's just me, but this response seems really deficient. First, he doesn't apologize for his statements and the hurt they caused. Saying he "regrets" the things he wrote isn't an apology. That could just mean he regrets that he was foolish enough to write those thoughts down. Second, he doesn't recant them, leaving open serious questions as to whether he still holds those views. Does he still believe that 3 out of 4 hate crimes are hoaxes and that using the racial epithet while committing a crime (such as beating them up) is not necessarily racist? From reading his email, I'd say he very well might, and that's incredibly concerning. Even worse, he seems to minimize the concerns raised by his statement by saying he was just being provocative and snarky, as opposed to grappling with the substance of those statements. And his attempt to downplay his use of the racial epithet as just a "hypothetical" to illustrate that it's not always racist is problematic, because he offered the hypothetical in connection with the very real position he took on a very real issue: that most hate crimes are made up. Moreover, he knows that the scenario he was describing is not at all a hypothetical.

I wish I could give him more leeway for stuff he wrote 14 years ago, and I'd be inclined to do so if he was truly remorseful. But I still don't see it.

Anyways, these are just some initial reactions to this. No need to respond.

From: Blankenstein, Eric (CFPB)
Sent: Monday, October 01, 2018 2:05 PM
To: _DL_CFPB_AllHands <_DL_CFPB_AllHands@cfpb.gov>
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Regards,

Eric

Eric Blankenstein

Policy Director

Supervision, Enforcement, and Fair Lending

Eric.Blankenstein@cfpb.gov

202-435-5155 (office)

(b)(6) (cell)

From: Czwartacki, John (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=czwartacki, john201>
To: Hayashi, Yuka <yuka.hayashi@wsj.com>
Cc:
Bcc:
Subject: FW: Message to my colleagues
Date: Mon Oct 01 2018 17:05:24 EDT
Attachments:

From: Blankenstein, Eric (CFPB)
Sent: Monday, October 1, 2018 2:05 PM
To: _DL_CFPB_AllHands <_DL_CFPB_AllHands@cfpb.gov>
Subject: Message to my colleagues

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202-435-5155 (office)

(b)(6) (cell)

From: Tyler, Stephen (Contractor)(CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=tyler, stephen313>
To: Price, Kristin (Contractor)(CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=kristin.price>
Cc:
Bcc:
Subject: RE: Message to my colleagues
Date: Mon Oct 01 2018 16:47:00 EDT
Attachments:

Geez, thanks for passing along, Kristin!

From: Price, Kristin (Contractor)(CFPB)
Sent: Monday, October 01, 2018 4:34 PM
To: Horne, Cristina (Contractor)(CFPB); Tyler, Stephen (Contractor)(CFPB); kconnelly@fmpconsulting.com
Subject: FW: Message to my colleagues

Wow!!!! I don't want to forward this outside the network, but WOW!

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Sent: Monday, October 01, 2018 2:05 PM
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Policy Director

Supervision, Enforcement, and Fair Lending

Eric.Blankenstein@cfpb.gov

202-435-5155 (office)

(b)(6)

(cell)

From: Kilian, Chris (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=harold.kilian>
To: Blankenstein, Eric (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=blankenstein, eric0fe>
Cc:
Bcc:
Subject: RE: Message to my colleagues
Date: Mon Oct 01 2018 16:45:18 EDT
Attachments:

Eric,

Just a note to let you know you have support. The way Patrice handled her personal concerns was exceedingly un-executive like and highly inappropriate by all measures.

All the best,

Chris

H Chris Kilian CRCM, CPE

Field Manager | West Region | Supervision, Fair Lending & Enforcement

harold.kilian@cfpb.gov (b)(6)

Bureau of Consumer Financial Protection

consumerfinance.gov

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From: Blankenstein, Eric (CFPB)
Sent: Monday, October 01, 2018 11:05 AM
To: _DL_CFPB_AllHands <_DL_CFPB_AllHands@cfpb.gov>
Subject: Message to my colleagues

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Eric

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Policy Director

Supervision, Enforcement, and Fair Lending

Eric.Brankenstein@cfpb.gov

202-435-5155 (office)

(b)(6) (cell)

From: Gordon, Ashley (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=ashley.gordon>
To: Cruz, Carmen (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=carmen.cruz>
Cc:
Bcc:
Subject: RE: Message to my colleagues
Date: Mon Oct 01 2018 16:36:47 EDT
Attachments:

Yup.

Ashley Gordon
Office of Consumer Engagement
Bureau of Consumer Financial Protection
(Office) 202-435-7446
ashley.gordon@cfpb.gov
Ask CFPB. Cfpb.gov

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From: Cruz, Carmen (CFPB)
Sent: Monday, October 01, 2018 4:32 PM
To: Gordon, Ashley (CFPB) <Ashley.Gordon@cfpb.gov>
Subject: Fwd: Message to my colleagues

Is he a PAD?

From: Blankenstein, Eric (CFPB) <Eric.Blankenstein@cfpb.gov>
Date: October 1, 2018 at 2:04:50 PM EDT
To: _DL_CFPB_AllHands <_DL_CFPB_AllHands@cfpb.gov>
Subject: Message to my colleagues

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Eric

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Policy Director

Supervision, Enforcement, and Fair Lending

Eric.Blankenstein@cfpb.gov

202-435-5155 (office)

(b)(6) (cell)

From: Clark, Monica (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=monica.clark>
To: Monica M. Clark
(b)(6)
Cc:
Bcc:
Subject: Fwd: Message to my colleagues
Date: Mon Oct 01 2018 15:45:30 EDT
Attachments:

Monica M. Clark
Counselor to the General Counsel
202-435-7136 (o)
(b)(6) (m)

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From: Blankenstein, Eric (CFPB) <Eric.Blankenstein@cfpb.gov>
Date: October 1, 2018 at 2:05:09 PM EDT
To: _DL_CFPB_AllHands <_DL_CFPB_AllHands@cfpb.gov>
Subject: Message to my colleagues

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Regards,

Eric

Eric Blankenstein

Policy Director

Supervision, Enforcement, and Fair Lending

Eric.Blankenstein@cfpb.gov

202-435-5155 (office)

(b)(6) (cell)

From: Stevens, Jason (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=jason.stevens>
To: Blankenstein, Eric (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=blankenstein, eric0fe>;
_DL_CFPB_AllHands </o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=dlcfpballhands81553528>
Cc:
Bcc:
Subject: Re: Message to my colleagues
Date: Mon Oct 01 2018 15:27:53 EDT
Attachments:

You missed the mark with that vetted statement, Eric. In all the years since, your 39 year old self has not learned to apologize for being comfortable enough to release racially offensive language into the public realm regardless of your intentions. In fact, even now your vetted statement reads as if you are still rationalizing the use of such language.

Perception is reality and reality of bureau employees now is that every action and decision made by you from your current position is viewed with suspicion based off the knowledge of your comfort in using such language. Bureau management's decision on your continued tenure here will show us all whether there are consequences for such offensive remarks regardless of their intentions, or whether they are accepted as long as enough time has passed and they can be attempted to be rationalized.

From: Blankenstein, Eric (CFPB) <Eric.Blankenstein@cfpb.gov>
Date: October 1, 2018 at 1:04:46 PM CDT
To: _DL_CFPB_AllHands <_DL_CFPB_AllHands@cfpb.gov>
Subject: Message to my colleagues

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Regards,

Eric

Eric Blankenstein

Policy Director

Supervision, Enforcement, and Fair Lending

Eric.Brankenstein@cfpb.gov

202-435-5155 (office)

(b)(6) (cell)

From: Thompson, John (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=john.thompson>
To: Ehrlich, Jeffrey (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=jeffrey.ehrlich>
Cc:
Bcc:
Subject: Read: Message to my colleagues
Date: Mon Oct 01 2018 15:23:52 EDT
Attachments:

From: Thompson, John (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=john.thompson>
To: Ehrlich, Jeffrey (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=jeffrey.ehrlich>
Cc:
Bcc:
Subject: Read: Message to my colleagues
Date: Mon Oct 01 2018 15:23:52 EDT
Attachments:

Your message

To: Thompson, John (CFPB)
Subject: RE: Message to my colleagues
Sent: Monday, October 01, 2018 3:22:18 PM (UTC-05:00) Eastern Time (US & Canada)

was read on Monday, October 01, 2018 3:23:31 PM (UTC-05:00) Eastern Time (US & Canada).

From: Ehrlich, Jeffrey (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=jeffrey.ehrlich>
To: Thompson, John (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=john.thompson>; Dudley,
David (CFPB) </o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=david.dudley>
Cc:
Bcc:
Subject: RE: Message to my colleagues
Date: Mon Oct 01 2018 15:22:18 EDT
Attachments:

That was the best part of his email.

Jeff Ehrlich

Deputy Enforcement Director
Office: (202) 435-7598 | Mobile: (b)(6)

Consumer Financial Protection Bureau

consumerfinance.gov

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From: Thompson, John (CFPB)
Sent: Monday, October 01, 2018 3:12 PM
To: Ehrlich, Jeffrey (CFPB) <Jeffrey.Ehrlich@cfpb.gov>; Dudley, David (CFPB) <David.Dudley@cfpb.gov>
Subject: FW: Message to my colleagues

Note that nine and a half months need not be hyphenated as he used it.

John Thompson
Enforcement Attorney
Bureau of Consumer Financial Protection
Office: 202.435.7270 | Mobile: 202.603.8071

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From: Blankenstein, Eric (CFPB)
Sent: Monday, October 01, 2018 2:05 PM
To: _DL_CFPB_AllHands
Subject: Message to my colleagues

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Regards,

Eric

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Policy Director

Supervision, Enforcement, and Fair Lending

Eric.Brankenstein@cfpb.gov

202-435-5155 (office)

(b)(6) (cell)

From: Smith, Scott (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=scott.smith>
To: Blankenstein, Eric (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=blankenstein, eric0fe>
Cc:
Bcc:
Subject: RE: Message to my colleagues
Date: Mon Oct 01 2018 15:14:46 EDT
Attachments:

Thank you Eric.

Scott R. Smith, CRCM
Examiner – Southeast Region
Division of Supervision, Fair Lending and Enforcement
Mob: (b)(6) [redacted]

Bureau of Consumer Financial Protection
consumerfinance.gov

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Eric

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Policy Director

Supervision, Enforcement, and Fair Lending

Eric.Brankenstein@cfpb.gov

202-435-5155 (office)

(b)(6) (cell)

From: Silberman, David (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=david.silberman>
To: Blankenstein, Eric (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=blankenstein, eric0fe>
Cc:
Bcc:
Subject: RE: Message to my colleagues
Date: Mon Oct 01 2018 15:00:08 EDT
Attachments:

Eric:

Thank you for sending this. I look forward to the opportunity to continue working with you, debating with you, and learning from you.

David

From: Blankenstein, Eric (CFPB)
Sent: Monday, October 01, 2018 2:05 PM
To: _DL_CFPB_AllHands <_DL_CFPB_AllHands@cfpb.gov>
Subject: Message to my colleagues

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Eric.Blankenstein@cfpb.gov

202-435-5155 (office)

(b)(6) (cell)

From: Stewart-Cureton, Janette (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=stewart-cureton, janette
(cfpb)b43>
To: Karithanom, George (Contractor)(CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=karithanom, george
(contractor)af5>; Bombaito, Francis (Contractor)(CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=bombaito, francis
(contractor)b8d>
Cc:
Bcc:
Subject: FW: Message to my colleagues
Date: Mon Oct 01 2018 14:59:24 EDT
Attachments:

From: Blankenstein, Eric (CFPB)
Sent: Monday, October 01, 2018 2:05 PM
To: _DL_CFPB_AllHands <_DL_CFPB_AllHands@cfpb.gov>
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Eric

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202-435-5155 (office)

(b)(6) (cell)

From: Blumberg, Jeffrey (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=jeffrey.blumberg>
To: Nier, Charles (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=charles.nier>
Cc:
Bcc:
Subject: RE: Message to my colleagues
Date: Mon Oct 01 2018 14:58:48 EDT
Attachments:

Yep

From: Nier, Charles (CFPB) <Charles.Nier@cfpb.gov>
Date: October 1, 2018 at 2:52:30 PM EDT
To: Blumberg, Jeffrey (CFPB) <Jeffrey.Blumberg@cfpb.gov>
Subject: RE: Message to my colleagues

Sounds like the responses we got in our investigative hearings....

From: Blankenstein, Eric (CFPB)
Sent: Monday, October 01, 2018 2:05 PM
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Regards,

Eric

Eric Blankenstein

Policy Director

Supervision, Enforcement, and Fair Lending

Eric.Brankenstein@cfpb.gov

202-435-5155 (office)

(b)(6) (cell)

From: Hargrove, Khalid (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=khalid.hargrove>
To: (b)(6)
(b)(6)
Cc:
Bcc:
Subject: FW: Message to my colleagues
Date: Mon Oct 01 2018 14:54:42 EDT
Attachments:

FYI. The whole “why you bringing up old ish” is rich. I was tempted to reply with how can you claim to reject racism in the strongest terms possible when one of the posts being referenced is your argument that using racist words is not really racist. But then, I realized that if we’re going to move to (b)(6) I’m going to need to keep my job.

J. Khalid Hargrove

Enforcement Attorney | Supervision, Enforcement & Fair Lending

Office: (202) 435-7817 | Mobile: (b)(6)

Bureau of Consumer Financial Protection
consumerfinance.gov

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From: Blankenstein, Eric (CFPB)
Sent: Monday, October 01, 2018 2:05 PM
To: _DL_CFPB_AllHands <_DL_CFPB_AllHands@cfpb.gov>
Subject: Message to my colleagues

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Regards,

Eric

Eric Blankenstein

Policy Director

Supervision, Enforcement, and Fair Lending

Eric.Brankenstein@cfpb.gov

202-435-5155 (office)

(b)(6) (cell)

From: Jones, Toni (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=antoinette.jones>
To: Toni Jones (b)(6)
Cc:
Bcc:
Subject: FW: Message to my colleagues
Date: Mon Oct 01 2018 14:51:59 EDT
Attachments:

Regards,

Toni

Toni Jones

Senior Learning Specialist | Talent Management

Office: (202) 435-9796 | Mobile: (b)(6)

Bureau of Consumer Financial Protection
consumerfinance.gov

From: Blankenstein, Eric (CFPB)
Sent: Monday, October 01, 2018 2:05 PM
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Regards,

Eric

Eric Blankenstein

Policy Director

Supervision, Enforcement, and Fair Lending

Eric.Brankenstein@cfpb.gov

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(b)(6) (cell)

From: Romano, Anthony (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=anthony.romano>
To: Blankenstein, Eric (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=blankenstein, eric0fe>
Cc:
Bcc:
Subject: RE: Message to my colleagues
Date: Mon Oct 01 2018 14:43:21 EDT
Attachments:

Eric,

I am convinced you are able to lead SEFL in a professional and responsible manner.

Many of us have made mistakes in our 20's and it would be a shame to quickly judge someone for indiscretions from so long ago. I, as well as others, do support your position as Policy Director of SEFL and will continue to support your leadership. I am sure it was difficult to digest some unfortunate harsh criticisms from others within the Bureau that judge your words written over fifteen (15) years ago, a moral standard that I am sure none of them could meet. It appears, at least, when such criticisms are made without speaking to you first are unfair and hypocritically judgmental. I think my enforcement attorney friends suffer amnesia when they took the oath office to uphold our Constitution by not convicting a person without due process.

Thank you for your email and courage to address this issue head-on.

APR

Anthony P. Romano Esq., (Lic: VA, TX & SCUS)

Consumer Education & Engagement

CEE Quality Assurance Analyst (QA)

Former Enforcement Attorney, Founding Member (2011), Rule Writing Teams & Former NTEU Secretary for BCFP employees

Bureau of Consumer Financial Protection

(202) 435-7217

The CFPB protects you, the American consumer.

To find out more, visit our website: www.consumerfinance.gov.

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From: Blankenstein, Eric (CFPB)
Sent: Monday, October 01, 2018 2:05 PM
To: _DL_CFPB_AllHands <_DL_CFPB_AllHands@cfpb.gov>
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Regards,

Eric

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Policy Director

Supervision, Enforcement, and Fair Lending

Eric.Blankenstein@cfpb.gov

202-435-5155 (office)

(b)(6)

(cell)

From: Hart, Jason (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=jason.hart>
To: Blankenstein, Eric (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=blankenstein, eric0fe>
Cc:
Bcc:
Subject: RE: Message to my colleagues
Date: Mon Oct 01 2018 14:34:11 EDT
Attachments:

While well intended your words will fall on deaf ears. The bureau has become an overtly politically organization and unfortunately for you have the wrong letter behind your name to ever be given the benefit of the doubt.

If you want change at the bureau people who mass email statements criticizing their supervisor should be dealt with. As should those who use their position of authority to forwarded the message on to offices who weren't on the original email.

(b)(6) there is a thing we reference often: professionalism.

Professionalism is the idea that we do our best job no matter who receives the benefit and who our leadership is. If you disagree with your supervisor you try to advise them, but ultimately unless it is illegal or unsafe you, they have final authority. Where else on earth would a mass email attempting to gain support to opposing leadership's plan be supported? It's tolerated here because we do not have a professional culture.

As long as this behavior is allowed the bureau will continue its downward spiral. There is already a tone of partisan "resistance" in every meeting, discussion, or decision. Her email will only embolden it. Some of us come to work because we LOVE the mission and believe in the work. Those of us who do just want to get back to work.

Sincerely,

Jason Hart

Management and Program Analyst | Office of Human Capital

Office: (202) 435-7213 | Mobile: (b)(6)

Bureau of Consumer Financial Protection
consumerfinance.gov

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Go Green!

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Regards,

Eric

Eric Blankenstein

Policy Director

Supervision, Enforcement, and Fair Lending

Eric.Blankenstein@cfpb.gov

202-435-5155 (office)

(b)(6) (cell)

From: Bressler, Steven (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=bressler, stevene56>
To: Blankenstein, Eric (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=blankenstein, eric0fe>
Cc:
Bcc:
Subject: RE: Message to my colleagues
Date: Mon Oct 01 2018 14:30:20 EDT
Attachments:

Thank you for your continuing public service, Eric.

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Eric.Brankenstein@cfpb.gov

202-435-5155 (office)

(b)(6) (cell)

From: Poehlman, John (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=john.poehlman>
To: Blankenstein, Eric (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=blankenstein, eric0fe>;
_DL_CFPB_AllHands </o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=dlcfpballhands81553528>
Cc:
Bcc:
Subject: Re: Message to my colleagues
Date: Mon Oct 01 2018 14:27:20 EDT
Attachments:

Thanks for the clarification Eric. I am glad that you were called on it and I appreciate your response. I look forward to seeing you at our Regional in Chicago.

JP in KC

From: Blankenstein, Eric (CFPB) <Eric.Blankenstein@cfpb.gov>
Date: October 1, 2018 at 1:04:48 PM CDT
To: _DL_CFPB_AllHands <_DL_CFPB_AllHands@cfpb.gov>
Subject: Message to my colleagues

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From: Martin, Angela (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=angela.martin>
To: (b)(6)
Cc:
Bcc:
Subject: Fwd: Message to my colleagues
Date: Mon Oct 01 2018 14:23:16 EDT
Attachments:

Angela Martin
Senior Enforcement Attorney
Military Affairs Liaison
Office of Enforcement
Consumer Financial Protection Bureau
(b)(6)
Angela.Martin@cfpb.gov
consumerfinance.gov

From: Blankenstein, Eric (CFPB) <Eric.Blankenstein@cfpb.gov>
Date: October 1, 2018 at 2:04:45 PM EDT
To: _DL_CFPB_AllHands <_DL_CFPB_AllHands@cfpb.gov>
Subject: Message to my colleagues

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Regards,

Eric

Eric Blankenstein

Policy Director

Supervision, Enforcement, and Fair Lending

Eric.Blankenstein@cfpb.gov

202-435-5155 (office)

(b)(6) [redacted]

(cell)

From: Love, Deborah (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=deborah.love>
To: (b)(6)
Cc:
Bcc:
Subject: FW: Message to my colleagues
Date: Mon Oct 01 2018 14:21:27 EDT
Attachments:

Deborah Love
Examiner
Supervision, Fair Lending and Enforcement
Midwest Region
Phone: (b)(6)
Email Address: deborah.love@cfpb.gov

Bureau of Consumer Financial Protection
consumerfinance.gov

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From: Blankenstein, Eric (CFPB)
Sent: Monday, October 01, 2018 1:05 PM
To: _DL_CFPB_AllHands <_DL_CFPB_AllHands@cfpb.gov>
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Eric

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Policy Director

Supervision, Enforcement, and Fair Lending

Eric.Brankenstein@cfpb.gov

202-435-5155 (office)

(b)(6) [redacted] (cell)

From: Ellison, Alan (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=ellison, alana9a>
To: (b)(6)
Cc:
Bcc:
Subject: FW: Message to my colleagues
Date: Mon Oct 01 2018 14:19:57 EDT
Attachments:

Here is the apology sort of

From: Blankenstein, Eric (CFPB)
Sent: Monday, October 01, 2018 2:05 PM
To: _DL_CFPB_AllHands <_DL_CFPB_AllHands@cfpb.gov>
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Eric

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Policy Director

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Eric.Brankenstein@cfpb.gov

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(b)(6) (cell)

From: Marutiak, Eileen (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=eileen.marutiak>
To: (b)(6)
Cc:
Bcc:
Subject: FW: Message to my colleagues
Date: Mon Oct 01 2018 14:19:39 EDT
Attachments:

Eileen Marutiak

Executive Assistant | Consumer Education and Engagement

Office: (202) 435-9722 | Mobile: (b)(6)

Bureau of Consumer Financial Protection
consumerfinance.gov

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Eric

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(b)(6) (cell)

From: Ngkaion, Benedict (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=benedict.ngkaion>
To: Blankenstein, Eric (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=blankenstein, eric0fe>
Cc:
Bcc:
Subject: RE: Message to my colleagues
Date: Mon Oct 01 2018 14:18:50 EDT
Attachments:

Hi Eric,

I don't make a judgment until I get both sides of the story. Would you happen to have a link on the blogs so that I may take a look at them myself rather than just go off of hearsay?

Thank you,

Benedict

From: Blankenstein, Eric (CFPB)
Sent: Monday, October 01, 2018 11:05 AM
To: _DL_CFPB_AllHands <_DL_CFPB_AllHands@cfpb.gov>
Subject: Message to my colleagues

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202-435-5155 (office)

(b)(6) (cell)

From: Kerbel, Susan (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=susan.kerbel>
To: (b)(6)
Cc:
Bcc:
Subject: FW: Message to my colleagues
Date: Mon Oct 01 2018 14:13:03 EDT
Attachments:

From: Blankenstein, Eric (CFPB)
Sent: Monday, October 01, 2018 2:05 PM
To: _DL_CFPB_AllHands <_DL_CFPB_AllHands@cfpb.gov>
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202-435-5155 (office)

(b)(6)

(cell)

From: Trezvant, Kimberly (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=trezvant, kimberly06d>
To: (b)(6)
Cc:
Bcc:
Subject: FW: Message to my colleagues
Date: Mon Oct 01 2018 14:11:11 EDT
Attachments:

To file.

From: Blankenstein, Eric (CFPB)
Sent: Monday, October 01, 2018 2:05 PM
To: _DL_CFPB_AllHands <_DL_CFPB_AllHands@cfpb.gov>
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202-435-5155 (office)

(b)(6) (cell)

From: Milleson, Stephen (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=stephen.milleson>
To: (b)(6) (b)(6)
Cc:
Bcc:
Subject: FW: Message to my colleagues
Date: Mon Oct 01 2018 14:08:25 EDT
Attachments:

From: Blankenstein, Eric (CFPB)
Sent: Monday, October 01, 2018 1:05 PM
To: _DL_CFPB_AllHands <_DL_CFPB_AllHands@cfpb.gov>
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The Bureau is tasked with the important mission of helping ensure that consumer financial products and services are provided in compliance with the law. I look forward to working with each of you as we put that into practice.

Regards,

Eric

Eric Blankenstein

Policy Director

Supervision, Enforcement, and Fair Lending

Eric.Brankenstein@cfpb.gov

202-435-5155 (office)

(b)(6)

(cell)

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To reach ZixCorp, go to: <http://www.zixcorp.com/info/zixmail>

From: Wisely, Gail (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=gail.wisely>
To: Constance Chang
(constance.chang@NTEU.ORG) <constance.chang@nteu.org>;
steve.keller@nteu.org <steve.keller@nteu.org>; Sheila McCormick
<sheila.mccormick@nteu.org>
Cc: Tony Reardon <amr@nteu.org>;
jim.bailey@nteu.org <jim.bailey@nteu.org>
Bcc:
Subject: FW: Message to my colleagues
Date: Mon Oct 01 2018 14:06:05 EDT
Attachments:

From: Blankenstein, Eric (CFPB)
Sent: Monday, October 01, 2018 11:05 AM
To: _DL_CFPB_AllHands <_DL_CFPB_AllHands@cfpb.gov>
Subject: Message to my colleagues

I recognize that many of you had a visceral, negative reaction to reading what I wrote in some of my old blog posts. I did too.

In the summer of 2004, I decided with one of my best friends—who would go on to be the best man at my wedding—to start a blog that would discuss the issues of the day. We hoped that publishing those frank conversations would show that difficult topics could be discussed openly and in depth so long as the parties came to the conversation in good faith. I unfortunately used intentionally provocative language in an effort to accentuate my points.

Do I regret some of the things I wrote when I was 25—relatively fresh out of college and not yet even thinking about applying to law school—that I wouldn’t write today? Absolutely. The regret I have comes in part from gaining experience as I got older (and learning how to write for audiences other than my 20-something friends). Going back and reading what I wrote fourteen years ago was a humbling experience: my 39 year old self wants to tell my 25 year old self to be less strident, less provocative, less snarky, and less absolutist. Be more precise and careful in the language you use. But, most importantly, I want my 25 year old self to be more empathetic to those situations of who are suffering and hurting.

The tone and framing of my statements reflected poor judgment. My 25 year old self was not ready to have a leadership position at the Bureau. I hope that the intervening fourteen years—marriage, fatherhood, death of friends and loved ones, the vicissitudes of life both large and small—have better

prepared me for this role. But poor judgment in my choice of words back then, or how I framed my arguments, does not make me a racist or a sexist, and I have always rejected racism and sexism in the strongest terms possible. Did one of my posts use a racial epithet? Yes, but only in the context of discussing the insight its use by a hypothetical third person could give us into that person's thought process. I have never used and will never use a racial epithet to describe anyone. My goal is and was to evaluate people as individuals, not based on their race, gender, or anything else that does not reflect on their character.

I am absolutely committed to carrying out the Bureau's fair lending mandate. As I told attendees of the Southeast Regional All-Hands meeting, we are still in the fair lending business, period. The Dodd-Frank Act tasks us with supervising for compliance with and enforcing fair lending laws, including ECOA and HMDA, and we continue to do that. Consistent with that, I have routinely approved fair lending enforcement investigations and CIDs, as well as the fair lending strategic supervision plan.

Beyond that, I hope I have shown over the past nine-and-a-half months that I am a person of principle, and that I have acted in accordance with those principles to the maximum extent possible. One of those principles is transparency: for those of you who have met with me, I like to think that I have been nothing but open and honest about my thought processes, the questions and concerns I have about the legal issues we are discussing, and the reasons that motivate the various decisions I make.

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Regards,

Eric

Eric Blankenstein

Policy Director

Supervision, Enforcement, and Fair Lending

Eric.Brankenstein@cfpb.gov

202-435-5155 (office)

(b)(6) (cell)

From: Byrne, Michael (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=michael.byrne>
To: (b)(6)
Cc:
Bcc:
Subject: FW: Message to my colleagues
Date: Mon Oct 01 2018 14:05:27 EDT
Attachments:

From: "Blankenstein, Eric (CFPB)" <Eric.Blankenstein@cfpb.gov>
Date: Monday, October 1, 2018 at 2:05 PM
To: _DL_CFPB_AllHands <_DL_CFPB_AllHands@cfpb.gov>
Subject: Message to my colleagues

I recognize that many of you had a visceral, negative reaction to reading what I wrote in some of my old blog posts. I did too.

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Regards,

Eric

Eric Blankenstein

Policy Director

Supervision, Enforcement, and Fair Lending

Eric.Brankenstein@cfpb.gov

202-435-5155 (office)

(b)(6) (cell)

From: Czwartacki, John (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=czwartacki, john201>
To: Eskola, David (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=eskola, david (cfpb)504>;
Gilford, Samuel (CFPB) </o=cfpbexc/ou=exchange administrative
group (fydibohf23spdlt)/cn=recipients/cn=samuel.gilford>;
Holland, Megan (CFPB) </o=cfpbexc/ou=exchange administrative
group (fydibohf23spdlt)/cn=recipients/cn=megan.holland>
Cc:
Bcc:
Subject: RE: ABC committees meet presser
Date: Wed Sep 26 2018 16:34:32 EDT
Attachments:

Thursday mid day.

From: Eskola, David (CFPB)
Sent: Wednesday, September 26, 2018 11:07 AM
To: Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>; Gilford, Samuel (CFPB) <Samuel.
Gilford@cfpb.gov>; Holland, Megan (CFPB) <Megan.Holland@cfpb.gov>
Subject: ABC committees meet presser

Hi CZ – this is out of clearance, when would you like the presser on the advisory councils meeting tomorrow to go out?

David Eskola
Speechwriter
Office of Communications
Bureau of Consumer Financial Protection
(202) 435-7425

Confidentiality Notice: If you received this email by mistake, you should notify the sender of the mistake and delete the e-mail and any attachments. An inadvertent disclosure is not intended to waive any privileges.

From: Eric.Blankenstein@cfpb.gov
<eric.blankenstein@cfpb.gov>
To: Czwartacki, John (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=czwartacki, john201>
Cc: Johnson, Brian (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=johnson, brian843>; Sutton,
Kirsten (CFPB) </o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=mork, kirsten7c6>
Bcc:
Subject: Fwd: Approved Rec Memo: Senior Executive Review Request: Recommendation
Memo - BCFP Bulletin 2018-01: Changes to Types of Supervisory Communications
Date: Tue Sep 25 2018 16:17:29 EDT
Attachments:

As previously discussed, this is now live.

From: Latell, Catherine (CFPB) <Catherine.Latell@cfpb.gov>
Date: September 25, 2018 at 3:42:28 PM EDT
To: Siwy, Timothy (CFPB) <Timothy.Siwy@cfpb.gov>, Young, Christopher (CFPB) <Christopher.
Young@cfpb.gov>, Sanford, Paul (CFPB) <Paul.Sanford@cfpb.gov>, Samburg, Mark (CFPB) <Mark.
Samburg@cfpb.gov>, Reardon, Colin (CFPB) <Colin.Reardon@cfpb.gov>, Huggins, Cassandra
(CFPB) <Cassandra.Huggins@cfpb.gov>, Twohig, Peggy (CFPB) <Peggy.Twohig@cfpb.gov>
Cc: Blankenstein, Eric (CFPB) <Eric.Blankenstein@cfpb.gov>, D'Angelo, Chris (CFPB) <Christopher.
DAngelo@cfpb.gov>
Subject: RE: Approved Rec Memo: Senior Executive Review Request: Recommendation Memo - BCFP
Bulletin 2018-01: Changes to Types of Supervisory Communications

From: CFPB_SEFL_Book </o=cfpbexc/ou=exchange administrative group (fydibohf23spdlt)/cn=recipients/cn=cfpb_sefl_book4c8>
To: Blankenstein, Eric (CFPB) </o=cfpbexc/ou=exchange administrative group (fydibohf23spdlt)/cn=recipients/cn=blankenstein, eric0fe>
Cc: CFPB_SEFL_Book </o=cfpbexc/ou=exchange administrative group (fydibohf23spdlt)/cn=recipients/cn=cfpb_sefl_book4c8>; Reardon, Colin (CFPB) </o=cfpbexc/ou=exchange administrative group (fydibohf23spdlt)/cn=recipients/cn=reardon, colin58b>
Bcc:
Subject: RE: Briefing Book: 09-26-2018
Date: Wed Sep 26 2018 17:34:48 EDT
Attachments: EsaEmbeddedMsg (1).msg
PAF FL Questions Tracked.doc

(b)(5)

3.

Talking points for Patrice in advance of upcoming speaking engagements (first on 10/5)

Review

(b)(5)

From: Latell, Catherine (CFPB)
Sent: Wednesday, September 26, 2018 5:31 PM
To: Blankenstein, Eric (CFPB) <Eric.Blanenstein@cfpb.gov>
Cc: D'Angelo, Chris (CFPB) <Christopher.DAngelo@cfpb.gov>; Reardon, Colin (CFPB) <Colin.Reardon@cfpb.gov>; CFPB_SEFL_Book <CFPB_SEFL_Book@cfpb.gov>
Subject: Briefing Book: 09-26-2018

SEFL Policy Director's Briefing Book for September 26, 2018.

Title/Description

Action

Notes/Deadlines

1.

Info memo re performance measures

Review

Included here in your book in advance of Friday's meeting at 1:00 p.m.

2.

(b)(5)

3.

Talking points for Patrice in advance of upcoming speaking engagements (first on 10/5)

Review

(b)(5)

Calendar

Calendar 9/27

FYI

9:00 a.m. – 10:00 a.m. CLE

9:30 a.m. – 4:00 p.m. Advisory Committee meetings

4:00 p.m. – 4:30 p.m. Input on the Legal review findings memo

From: Czwartacki, John (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=czwartacki, john201>
To: Doyle, Emma K. EOP/OMB
(b)(6)
Cc:
Bcc:
Subject: FW: Call
Date: Wed Sep 26 2018 12:34:08 EDT
Attachments:

From: Blankenstein, Eric (CFPB)
Sent: Wednesday, September 26, 2018 12:16 PM
To: Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>
Cc: Johnson, Brian (CFPB) <Brian.Johnson2@cfpb.gov>; Sutton, Kirsten (CFPB) <Kirsten.Sutton@cfpb.gov>
Subject: RE: Call

(b)(5)

Thanks,

Eric

From: Czwartacki, John (CFPB)
Sent: Wednesday, September 26, 2018 12:12 PM
To: Blankenstein, Eric (CFPB) <Eric.Blankenstein@cfpb.gov>
Cc: Johnson, Brian (CFPB) <Brian.Johnson2@cfpb.gov>; Sutton, Kirsten (CFPB) <Kirsten.Sutton@cfpb.gov>
Subject: FW: Call

I will need to provide these statements to the post by 1:30 PM. Eastern time. I am also sharing the wedding photos but only giving them permission to use the photo headshot on the website of Eric.

(b)(5)

Eric Blankenstein

(b)(5)

Derik Cooley-Downs:

(phone call interview)

Patrice Franklin:

director of the office of fair lending and equal opportunity

(b)(5)

From: Blankenstein, Eric (CFPB)
Sent: Wednesday, September 26, 2018 1:24 AM
To: Ficklin, Patrice (CFPB) <Patrice.Ficklin@cfpb.gov>
Subject: Call

Patrice -

(b)(6)

(b)(5)

(b)(6)

Thanks,

Eric

From: Blankenstein, Eric (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=blankenstein, eric0fe>
To: Czwartacki, John (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=czwartacki, john201>
Cc:
Bcc:
Subject: RE: Call
Date: Wed Sep 26 2018 12:53:12 EDT
Attachments:

FYI – I'm heading into a panel at 10:15, but will have my phone on me. Call if you need to chat about anything and I will step out.

From: Czwartacki, John (CFPB)
Sent: Wednesday, September 26, 2018 12:12 PM
To: Blankenstein, Eric (CFPB) <Eric.Blankenstein@cfpb.gov>
Cc: Johnson, Brian (CFPB) <Brian.Johnson2@cfpb.gov>; Sutton, Kirsten (CFPB) <Kirsten.Sutton@cfpb.gov>
Subject: FW: Call

I will need to provide these statements to the post by 1:30 PM. Eastern time. I am also sharing the wedding photos but only giving them permission to use the photo headshot on the website of Eric.

Eric, (b)(5)

Eric Blankenstein

(b)(5)

(b)(6)

Patrice Franklin:
director of the office of fair lending and equal opportunity

(b)(5)

From: Blankenstein, Eric (CFPB)
Sent: Wednesday, September 26, 2018 1:24 AM
To: Ficklin, Patrice (CFPB) <Patrice.Ficklin@cfpb.gov>
Subject: Call

Patrice -

(b)(5)

(b)(5)

(b)(6)

Thanks,

Eric

From: Ficklin, Patrice (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=patrice.ficklin>
To: D'Angelo, Chris (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=chris.dangelo>
Cc:
Bcc:
Subject: Fwd: Call
Date: Wed Sep 26 2018 16:07:14 EDT
Attachments:

FYI

From: Ficklin, Patrice (CFPB) <Patrice.Ficklin@cfpb.gov>
Date: September 26, 2018 at 12:06:39 PM EDT
To: Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>
Subject: RE: Call

Yes; thx very much

From: Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>
Date: September 26, 2018 at 12:03:45 PM EDT
To: Ficklin, Patrice (CFPB) <Patrice.Ficklin@cfpb.gov>
Subject: RE: Call

(b)(5)

As long as you're okay, what you shared with Eric is what I am planning to share with the Post around 1:30 PM today. Would that be okay?

CZ

From: Ficklin, Patrice (CFPB)
Sent: Wednesday, September 26, 2018 11:47 AM
To: Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>
Subject: Fwd: Call

CZ -- (b)(5) I'm at (b)(6)
(b)(6) Thx very much-- Patrice

From: Ficklin, Patrice (CFPB) <Patrice.Ficklin@cfpb.gov>
Date: September 26, 2018 at 11:42:40 AM EDT
To: Blankenstein, Eric (CFPB) <Eric.Blankenstein@cfpb.gov>
Cc: Vespa-Papaleo, Frank (CFPB) <John.Vespa-Papaleo@cfpb.gov>
Subject: RE: Call

(b)(5)

From: Blankenstein, Eric (CFPB) <Eric.Blankenstein@cfpb.gov>
Date: September 26, 2018 at 11:39:27 AM EDT
To: Ficklin, Patrice (CFPB) <Patrice.Ficklin@cfpb.gov>
Cc: Vespa-Papaleo, Frank (CFPB) <John.Vespa-Papaleo@cfpb.gov>
Subject: RE: Call

Thanks Patrice. This is very helpful.

From: Ficklin, Patrice (CFPB) <Patrice.Ficklin@cfpb.gov>
Date: September 26, 2018 at 8:35:20 AM PDT
To: Blankenstein, Eric (CFPB) <Eric.Blankenstein@cfpb.gov>

Cc: Vespa-Papaleo, Frank (CFPB) <John.Vespa-Papaleo@cfpb.gov>
Subject: RE: Call

Eric -

Here's what I'm comfortable saying to the Washington Post:

(b)(5)

I hope it's useful to you. Thx

-- Patrice

From: Blankenstein, Eric (CFPB)
Sent: Wednesday, September 26, 2018 1:24 AM
To: Ficklin, Patrice (CFPB) <Patrice.Ficklin@cfpb.gov>
Subject: Call

Patrice -

(b)(5)

(b)(6)

Thanks,

Eric

From: John.Czwartacki@cfpb.gov
<john.czwartacki@cfpb.gov>
To: Gillissie, Evan (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=gillissie, evane94>
Cc:
Bcc:
Subject: Re: Comms meeting tomorrow at 10:00
Date: Tue Sep 25 2018 07:23:47 EDT
Attachments:

Can you send this again for today's meeting? 10 AM? Same dial-in as last time. Thank you I will get this set up regular basis going forward.

From: Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>
Date: September 19, 2018 at 1:36:24 PM EDT
To: Gillissie, Evan (CFPB) <Evan.Gillissie@cfpb.gov>
Subject: Comms meeting tomorrow at 10:00

From: Fulton, Kate (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=kate.fulton>
To: Czwartacki, John (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=czwartacki, john201>;
Sutton, Kirsten (CFPB) </o=cfpbexc/ou=exchange administrative
group (fydibohf23spdlt)/cn=recipients/cn=mork, kirsten7c6>
Cc:
Bcc:
Subject: RE: Comms Staffing Documents
Date: Tue Sep 25 2018 17:07:24 EDT
Attachments:

I'm on it. I don't need anything more right now. We'll prepare the package and submit for you and Kirsten to review.

From: Czwartacki, John (CFPB)
Sent: Tuesday, September 25, 2018 4:33 PM
To: Fulton, Kate (CFPB) <Katherine.Fulton@cfpb.gov>; Sutton, Kirsten (CFPB) <Kirsten.Sutton@cfpb.gov>
Subject: FW: Comms Staffing Documents

Kate,

What do you need from me?

cz

From: Hand, Delicia (CFPB)
Sent: Tuesday, September 25, 2018 4:12 PM
To: Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>
Subject: RE: Comms Staffing Documents

CZ,

(b)(5)

(b)(5)

(b)(5)

They said that can happen quickly as well.

Thanks!

Delicia

From: Czwartacki, John (CFPB)
Sent: Tuesday, September 25, 2018 11:25 AM
To: Hand, Delicia (CFPB) <Delicia.Hand@cfpb.gov>
Cc: Sutton, Kirsten (CFPB) <Kirsten.Sutton@cfpb.gov>
Subject: RE: Comms Staffing Documents

Delicia,

(b)(5)

From: Hand, Delicia (CFPB)
Sent: Tuesday, September 25, 2018 11:18 AM
To: Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>
Cc: Sutton, Kirsten (CFPB) <Kirsten.Sutton@cfpb.gov>
Subject: RE: Comms Staffing Documents

CZ,

Sorry for the delay. I had to follow up with Human Capital last week; our normal person (b)(6) (b)(6) I have an additional conversation to address a couple of these questions this morning. I'll report out following that.

See below for what I was able to find out last week.

Thanks,

Delicia

From: Czwartacki, John (CFPB)
Sent: Wednesday, September 19, 2018 5:00 PM

To: Hand, Delicia (CFPB) <Delicia.Hand@cfpb.gov>
Cc: Sutton, Kirsten (CFPB) <Kirsten.Sutton@cfpb.gov>
Subject: Re: Comms Staffing Documents

Delicia,

Thank you for meeting with me yesterday and sharing these documents attached.

I have few questions and statements that you might be able to clarify or help advance:

(b)(5)

Human Capital thought it was possible; having a conversation with more senior staff at 11:30 to discuss.

(b)(5)

As you probably are aware, I am fairly pressed to have the deputy slot filled ASAP.

We can talk some of this through on Thursday.

Thank you and I appreciate all the help.

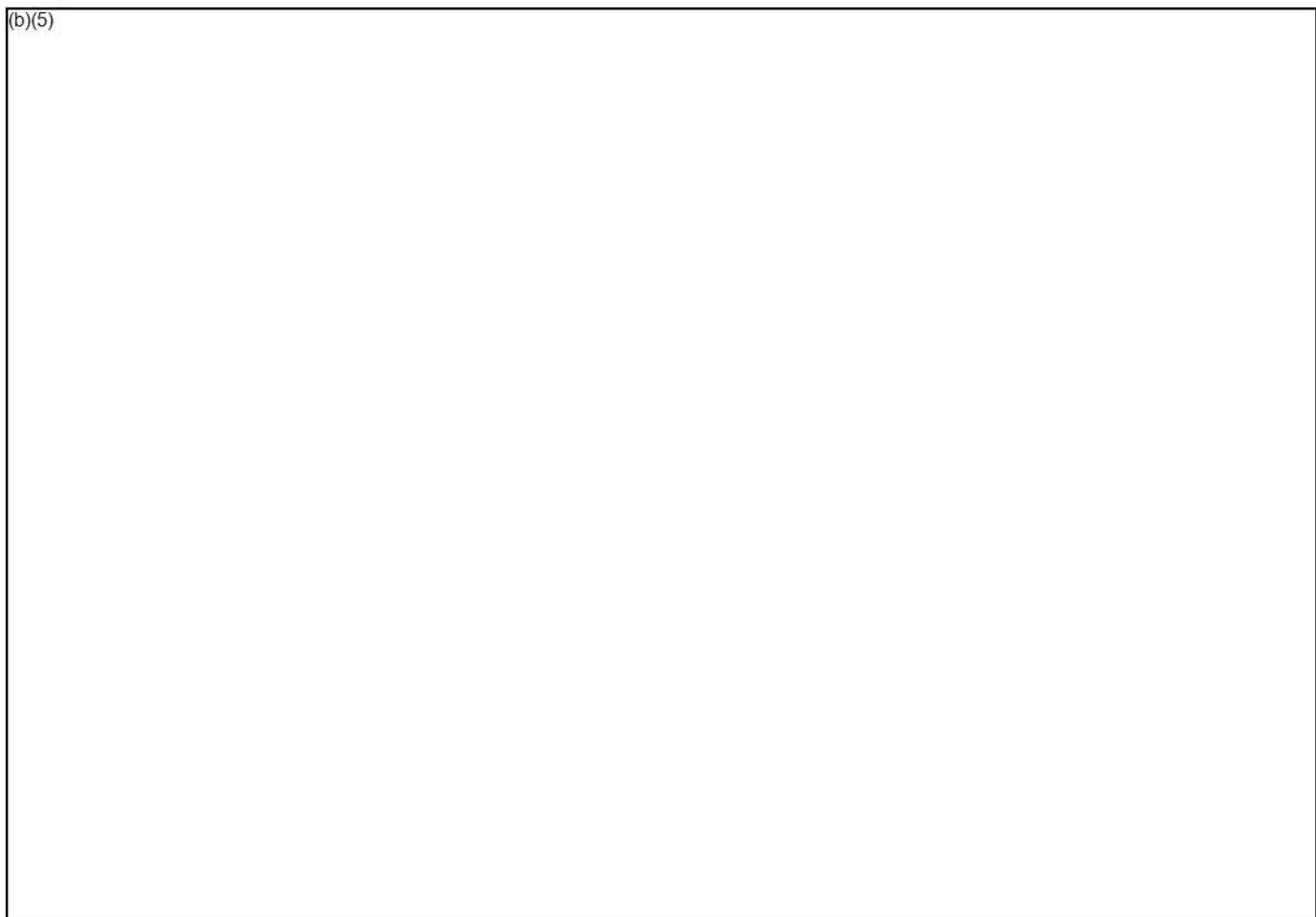
Cz

From: Hand, Delicia (CFPB) <Delicia.Hand@cfpb.gov>
Date: September 18, 2018 at 10:37:08 AM EDT
To: Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>
Subject: FW: Comms Staffing Documents

CZ,

See attached documents related to the Comms Hiring. Here below is the information / decision points needed from you. We'll discuss later this morning.

(b)(5)



From: Pond, Ryan (CFPB)
Sent: Thursday, September 06, 2018 4:37 PM
To: Hand, Delicia (CFPB) <Delicia.Hand@cfpb.gov>
Cc: Strange, Dena (CFPB) <Dena.Strange@cfpb.gov>
Subject: Comms Staffing Documents

Hi Delicia,

Attached are several documents we can use tomorrow when we discuss the hiring planning for comms.

(b)(5)

Thanks!
ryan

ryan

Ryan Pond

Office of Human Capital
Tel: 202.435.7486

consumerfinance.gov

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From: Czwartacki, John (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=czwartacki, john201>
To: Gilford, Samuel (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=samuel.gilford>; Welcher,
Anthony (CFPB) </o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=welcher, anthony51c>;
Martinez, Zixta (CFPB) </o=cfpbexc/ou=exchange administrative
group (fydibohf23spdlt)/cn=recipients/cn=zixta.martinez>
Cc: Sutton, Kirsten (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=mork, kirsten7c6>; Johnson,
Brian (CFPB) </o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=johnson, brian843>; Hand,
Delicia (CFPB) </o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=delicia.hand>; McLeod, Mary
(CFPB) </o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=mcleod, mary (cfpb)65b>;
CFPBPress </o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=press>
Bcc:
Subject: RE: Daily Press Download
Date: Mon Sep 24 2018 16:45:41 EDT
Attachments:

Provide the link. And apologize for the delay in the transcript.

From: Gilford, Samuel (CFPB)
Sent: Monday, September 24, 2018 4:05 PM
To: Welcher, Anthony (CFPB) <Anthony.Welcher@cfpb.gov>; Martinez, Zixta (CFPB) <Zixta.
Martinez@cfpb.gov>
Cc: Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>; Sutton, Kirsten (CFPB) <Kirsten.
Sutton@cfpb.gov>; Johnson, Brian (CFPB) <Brian.Johnson2@cfpb.gov>; Hand, Delicia (CFPB)
<Delicia.Hand@cfpb.gov>; McLeod, Mary (CFPB) <Mary.McLeod@cfpb.gov>; CFPBPress
<CFPBPress@cfpb.gov>
Subject: Daily Press Download

Just one new request (apart from Reuters which was handled separately)

Renae Merle, Washington Post: Received today, deadline today

***** Request: Is there a transcript of Mulvaney at the CFPB day-long symposium on consumer
access to credit on September 19?

***** Suggested response: (b)(5)

(b)(5)

***** Front office feedback:

From: Czwartacki, John (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=czwartacki, john201>
To: Gilford, Samuel (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=samuel.gilford>; Welcher,
Anthony (CFPB) </o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=welcher, anthony51c>;
Martinez, Zixta (CFPB) </o=cfpbexc/ou=exchange administrative
group (fydibohf23spdlt)/cn=recipients/cn=zixta.martinez>
Cc: Sutton, Kirsten (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=mork, kirsten7c6>; Johnson,
Brian (CFPB) </o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=johnson, brian843>; Hand,
Delicia (CFPB) </o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=delicia.hand>; McLeod, Mary
(CFPB) </o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=mcleod, mary (cfpb)65b>;
CFPBPress </o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=press>
Bcc:
Subject: RE: Daily Press Download
Date: Tue Sep 25 2018 16:07:31 EDT
Attachments:

Yemeng Yang, Inside the CFPB: Received today, deadline today

***** Request: Certain former and current CFPB employees filed a class action lawsuit earlier this month alleging discrimination and retaliation against minority and female workers. Do you have any comment on the allegations or the workplace discrimination issue overall, which has been an issue since 2014?

***** Suggested response (b)(5)

(b)(5)

***** Front office feedback: (b)(5)

Ann Carrns, NYT: Received today, deadline TBD

***** Request: Reached out to ask if she could speak with Gail Hillebrand about credit freezes in light of the new rules/protections that just took effect. From one message: i wrote a week or so ago about the new free freeze law taking effect sept. 21. some consumers have written to say they have had trouble placing or lifting freezes at Experian in particular. Just wondering what recourse people have if they run into trouble.

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***** Front office feedback: (b)(5)

Carson Kohler, Lending Tree: Received yesterday, deadline today

***** Request: I'm working on an article for Lending Tree about home equity loans. It'll outline what a home equity loan is, the pros and cons, and some alternatives. Would you or someone with the CFPB be able to chat with me on this topic? I don't think it'd be more than a 15-minute phone call.

***** Suggested response: (b)(5)

(b)(5)

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From: Gilford, Samuel (CFPB)
Sent: Tuesday, September 25, 2018 3:52 PM
To: Welcher, Anthony (CFPB) <Anthony.Welcher@cfpb.gov>; Martinez, Zixta (CFPB) <Zixta.Martinez@cfpb.gov>
Cc: Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>; Sutton, Kirsten (CFPB) <Kirsten.

Sutton@cfpb.gov>; Johnson, Brian (CFPB) <Brian.Johnson2@cfpb.gov>; Hand, Delicia (CFPB) <Delicia.Hand@cfpb.gov>; McLeod, Mary (CFPB) <Mary.McLeod@cfpb.gov>; CFPBPress <CFPBPress@cfpb.gov>
Subject: Daily Press Download

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To: Gilford, Samuel (CFPB)
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Anthony (CFPB) </o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=welcher, anthony51c>;
Martinez, Zixta (CFPB) </o=cfpbexc/ou=exchange administrative
group (fydibohf23spdlt)/cn=recipients/cn=zixta.martinez>
Cc: Sutton, Kirsten (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=mork, kirsten7c6>; Johnson,
Brian (CFPB) </o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=johnson, brian843>; Hand,
Delicia (CFPB) </o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=delicia.hand>; McLeod, Mary
(CFPB) </o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=mcleod, mary (cfpb)65b>;
CFPBPress </o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=press>
Bcc:
Subject: RE: Daily Press Download
Date: Wed Sep 26 2018 16:31:35 EDT
Attachments:

Jane Musgrave, Palm Beach Post: Received yesterday, deadline TBD

***** Request: I'm doing a story about Victim Services Inc., which operates a bad check diversion program for the state attorney here. I see you sued it and others in 2015 in connection with unfair debt collection, including threatening people with prosecution. A consent order was approved and the companies agreed to change their business practices and to pay a \$50,000 fine.

I'm wondering if you have received any additional complaints since the consent order was approved in March 2015?

***** Suggested response: (b)(5)

(b)(5)

***** Front office feedback:

(b)(5)

Pending Requests

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(b)(5)

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From: Gilford, Samuel (CFPB)
Sent: Wednesday, September 26, 2018 3:30 PM
To: Welcher, Anthony (CFPB) <Anthony.Welcher@cfpb.gov>; Martinez, Zixta (CFPB) <Zixta.Martinez@cfpb.gov>
Cc: Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>; Sutton, Kirsten (CFPB) <Kirsten.Sutton@cfpb.gov>; Johnson, Brian (CFPB) <Brian.Johnson2@cfpb.gov>; Hand, Delicia (CFPB) <Delicia.Hand@cfpb.gov>; McLeod, Mary (CFPB) <Mary.McLeod@cfpb.gov>; CFPBPress <CFPBPress@cfpb.gov>
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(fydibohf23spdlt)/cn=recipients/cn=mork, kirsten7c6>; Johnson,
Brian (CFPB) </o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=johnson, brian843>; McLeod,
Mary (CFPB) </o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=mcleod, mary (cfpb)65b>;
Hand, Delicia (CFPB) </o=cfpbexc/ou=exchange administrative
group (fydibohf23spdlt)/cn=recipients/cn=delicia.hand>;
CFPBPress </o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=press>
Bcc:
Subject: RE: Daily Press Download
Date: Thu Sep 27 2018 17:04:07 EDT
Attachments:

Stacy Cowley, NYT: Received today, deadline COB tomorrow

***** Request: I'm working on a story about where things stand with the Navient case. There's a bunch of details in it I'd like to run past CFPB for comment.

Based on interviews w/ sources, and some public records, there are two core things I'm focusing on:

-In late 2016, before the CFPB filed its suit, the "settle or sue" negotiations between Navient, the CFPB and the states were leaning toward settlement, I'm told. A total of more than \$1 billion in fines and debt relief was under discussion, along with some changes to Navient's collection practices.

The talks broke down after the election. the CFPB then filed its lawsuit in January.

-Consumer advocates, and some familiar with the bureau's internal discussions, are concerned that the bureau will drop or scale back its case. One of the states that filed suit recently (Mississippi) told me on the record that the timing of its lawsuit was influenced by those concerns.

The story run date is tentative, but we're currently looking at putting it online on Sunday. My working deadline at the moment is 5pm ET Friday (Sept 28). Please give me a ring and I can go through the piece in detail.

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***** Front office feedback:

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Sent: Thursday, September 27, 2018 4:32 PM
To: Welcher, Anthony (CFPB) <Anthony.Welcher@cfpb.gov>; Martinez, Zixta (CFPB) <Zixta.Martinez@cfpb.gov>
Cc: Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>; Sutton, Kirsten (CFPB) <Kirsten.Sutton@cfpb.gov>; Johnson, Brian (CFPB) <Brian.Johnson2@cfpb.gov>; McLeod, Mary (CFPB) <Mary.McLeod@cfpb.gov>; Hand, Delicia (CFPB) <Delicia.Hand@cfpb.gov>; CFPBPress <CFPBPress@cfpb.gov>
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From: Czwartacki, John (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=czwartacki, john201>
To: Eskola, David (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=eskola, david (cfpb)504>
Cc:
Bcc:
Subject: RE: data press release this afternoon
Date: Tue Sep 25 2018 10:54:19 EDT
Attachments:

(b)(5)

From: Eskola, David (CFPB)
Sent: Tuesday, September 25, 2018 10:52 AM
To: Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>
Subject: FW: data press release this afternoon

(b)(5)

From: Essene, Ren (CFPB)
Sent: Tuesday, September 25, 2018 10:49 AM
To: CFPB_digital; Eskola, David (CFPB); Gilford, Samuel (CFPB); Holland, Megan (CFPB); Dohn, Kristin (CFPB)
Subject: RE: data press release this afternoon

(b)(5)

Thanks, Ren

Ren Essene

Manager, CDO Data Policy Team | Technology & Innovation

Office: (202) 435-7747 | Mobile: (b)(6)

Bureau of Consumer Financial Protection
consumerfinance.gov

Learn more: [About Data Policy »](#)

Confidentiality Notice: If you received this email by mistake, you should notify the sender of the mistake and delete the e-mail and any attachments. An inadvertent disclosure is not intended to waive any privileges.

From: CFPB_digital
Sent: Tuesday, September 25, 2018 10:20 AM
To: Eskola, David (CFPB) <David.Eskola@cfpb.gov>; CFPB_digital <CFPB_digital@cfpb.gov>; Gilford, Samuel (CFPB) <Samuel.Gilford@cfpb.gov>; Holland, Megan (CFPB) <Megan.Holland@cfpb.gov>; Dohn, Kristin (CFPB) <Kristin.Dohn@cfpb.gov>; Essene, Ren (CFPB) <Ren.Essene@cfpb.gov>
Subject: RE: data press release this afternoon

Hi David,

(b)(5)

Jordana

From: Eskola, David (CFPB)
Sent: Tuesday, September 25, 2018 10:16 AM
To: CFPB_digital <CFPB_digital@cfpb.gov>; Gilford, Samuel (CFPB) <Samuel.Gilford@cfpb.gov>; Holland, Megan (CFPB) <Megan.Holland@cfpb.gov>; Dohn, Kristin (CFPB) <Kristin.Dohn@cfpb.gov>
Subject: data press release this afternoon

(b)(5)

(b)(5)

David Eskola
Speechwriter
Office of Communications
Bureau of Consumer Financial Protection
(202) 435-7425

Confidentiality Notice: If you received this email by mistake, you should notify the sender of the mistake and delete the e-mail and any attachments. An inadvertent disclosure is not intended to waive any privileges.

From: Bolton, Nykea (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=nykea.bolton>
To: Czwartacki, John (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=czwartacki, john201>;
McConnell - Tatum, Cassandra (CFPB) </o=cfpbexc/ou=exchange
administrative group
(fydibohf23spdlt)/cn=recipients/cn=cassandra.mcconnell>
Cc: Kireilis, Althea (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=kireilis, althea578>
Bcc:
Subject: RE: Director message
Date: Tue Sep 25 2018 16:19:45 EDT
Attachments:

Hi CZ,

I have a suggestion. (b)(5)

(b)(5)

My thoughts: (b)(5)

(b)(5)

Best,

Nykea Bolton

Disability Program Manager | Office of Equal Opportunity and Fairness

Office: (202) 435-9596 | Mobile: (b)(6)

Bureau of Consumer Financial Protection
consumerfinance.gov

From: Czwartacki, John (CFPB)
Sent: Tuesday, September 25, 2018 3:25 PM
To: McConnell - Tatum, Cassandra (CFPB) <Cassandra.McConnell-Tatum@cfpb.gov>
Cc: Kireilis, Althea (CFPB) <Althea.Kireilis@cfpb.gov>; Bolton, Nykea (CFPB) <Nykea.Bolton@cfpb.gov>
Subject: RE: Director message

(b)(5)

(b)(5)

Your thoughts

From: McConnell - Tatum, Cassandra (CFPB)
Sent: Tuesday, September 25, 2018 3:17 PM
To: Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>
Cc: Kireilis, Althea (CFPB) <Althea.Kireilis@cfpb.gov>; Bolton, Nykea (CFPB) <Nykea.Bolton@cfpb.gov>
Subject: RE: Director message

Thanks CZ – I don't have a preference. (b)(5)

From: Czwartacki, John (CFPB)
Sent: Tuesday, September 25, 2018 3:14 PM
To: McConnell - Tatum, Cassandra (CFPB)
Cc: Kireilis, Althea (CFPB); Bolton, Nykea (CFPB)
Subject: RE: Director message

Below is my draft suggestion for your email. (b)(5)

(b)(5)

(b)(5)

From: McConnell - Tatum, Cassandra (CFPB)
Sent: Tuesday, September 25, 2018 11:33 AM
To: Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>
Cc: Kireilis, Althea (CFPB) <Althea.Kireilis@cfpb.gov>; Bolton, Nykea (CFPB) <Nykea.Bolton@cfpb.gov>
Subject: Director message

Hi CZ:

October is National Disability Awareness month. (b)(5)

(b)(5)

(b)(5)

(b)(5)

From: Czwartacki, John (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=czwartacki, john201>
To: Blankenstein, Eric (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=blankenstein, eric0fe>
Cc: Johnson, Brian (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=johnson, brian843>
Bcc:
Subject: FW: disparate impacts
Date: Mon Sep 24 2018 14:28:02 EDT
Attachments:

Last chance for edits. (b)(5)

(b)(5)

From: Rucker, Patrick (Reuters) <patrick.rucker@thomsonreuters.com>
Sent: Monday, September 24, 2018 8:34 AM
To: CFPBPress <CFPBPress@cfpb.gov>
Cc: Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>
Subject: disparate impacts

Good morning.

We're reporting on a Bureau matter concerning 'disparate impacts'.

Let me lay out the story below.

I hope that you all can share some thoughts by the end of the day.

Call me anytime to discuss.

The Director does not believe that the Bureau may enforce 'disparate impact' claims as Cordray had done.

In legal lingo, the Director believes that 'disparate impact' claims are not 'cognizable' under the Equal Credit Opportunity Act (ECOA).

The view is shared by folks like Brian Johnson who laid out some of the thinking in this memo from his days at Financial Services Committee.

The Director sought Mary McLeod's opinion on the matter. She let the Director know that she disagreed: that 'disparate impact' claims are 'cognizable' under ECOA.

The Director, through McLeod, sought a further opinion from the Justice Department Office of Legal Counsel (OLC).

The OLC agreed with McLeod's opinion on the matter: that 'disparate impact' claims are 'cognizable' under ECOA.

Regards,

Patrick Rucker

ThomsonReuters

cell (b)(6)

desk 202 354 5858

@PatrickmRucker

From: Gilford, Samuel (CFPB) </o=cfpbexc/ou=exchange administrative group (fydibohf23spdlt)/cn=recipients/cn=samuel.gilford>
To: Czwartacki, John (CFPB) </o=cfpbexc/ou=exchange administrative group (fydibohf23spdlt)/cn=recipients/cn=czwartacki, john201>; CFPBPress </o=cfpbexc/ou=exchange administrative group (fydibohf23spdlt)/cn=recipients/cn=press>
Cc: Johnson, Brian (CFPB) </o=cfpbexc/ou=exchange administrative group (fydibohf23spdlt)/cn=recipients/cn=johnson, brian843>; Blankenstein, Eric (CFPB) </o=cfpbexc/ou=exchange administrative group (fydibohf23spdlt)/cn=recipients/cn=blankenstein, eric0fe>; Sutton, Kirsten (CFPB) </o=cfpbexc/ou=exchange administrative group (fydibohf23spdlt)/cn=recipients/cn=mork, kirsten7c6>
Bcc:
Subject: RE: disparate impacts
Date: Mon Sep 24 2018 15:58:29 EDT
Attachments:

Will do, thanks

From: Czwartacki, John (CFPB)
Sent: Monday, September 24, 2018 3:57 PM
To: Gilford, Samuel (CFPB) <Samuel.Gilford@cfpb.gov>; CFPBPress <CFPBPress@cfpb.gov>
Cc: Johnson, Brian (CFPB) <Brian.Johnson2@cfpb.gov>; Blankenstein, Eric (CFPB) <Eric.Blanenstein@cfpb.gov>; Sutton, Kirsten (CFPB) <Kirsten.Sutton@cfpb.gov>
Subject: FW: disparate impacts

Pls share this on the record from John Czwartacki, chief communications officer.

"These matters are the subject of an internal deliberative process. No formal decision or position has been taken by the Bureau's Acting Director. This is - and remains - at the staff level as informed yet informal opinions are shared and subject matter experts engage in the necessary back and forth that precedes a policy discussion. Premature and selectively shared information does not reflect the full extent of these deliberations, nor will it derail that effort."

From: Rucker, Patrick (Reuters) <patrick.rucker@thomsonreuters.com>
Sent: Monday, September 24, 2018 8:34 AM
To: CFPBPress <CFPBPress@cfpb.gov>
Cc: Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>

Subject: disparate impacts

Good morning.

We're reporting on a Bureau matter concerning 'disparate impacts'.

Let me lay out the story below.

I hope that you all can share some thoughts by the end of the day.

Call me anytime to discuss.

The Director does not believe that the Bureau may enforce 'disparate impact' claims as Cordray had done.

In legal lingo, the Director believes that 'disparate impact' claims are not 'cognizable' under the Equal Credit Opportunity Act (ECOA).

The view is shared by folks like Brian Johnson who laid out some of the thinking in this memo from his days at Financial Services Committee.

The Director sought Mary McLeod's opinion on the matter. She let the Director know that she disagreed: that 'disparate impact' claims are 'cognizable' under ECOA.

The Director, through McLeod, sought a further opinion from the Justice Department Office of Legal Counsel (OLC).

The OLC agreed with McLeod's opinion on the matter: that 'disparate impact' claims are 'cognizable' under ECOA.

Regards,

Patrick Rucker

ThomsonReuters

cell (b)(6)

desk 202 354 5858

@PatrickmRucker

From: Dickenson, Denise (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=dickson, denisea5f>
To: Czwartacki, John (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=czwartacki, john201>
Cc:
Bcc:
Subject: RE: Draft email to divisions
Date: Wed Sep 26 2018 16:36:30 EDT
Attachments:

Great!

Denise Dickenson

Consumer Education and Engagement

Office: (202) 435-7478 | Mobile: (b)(6)

Bureau of Consumer Financial Protection
consumerfinance.gov

Confidentiality Notice: If you received this email by mistake, you should notify the sender of the mistake and delete the e-mail and any attachments. An inadvertent disclosure is not intended to waive any privileges.

From: Czwartacki, John (CFPB)
Sent: Wednesday, September 26, 2018 4:34 PM
To: Dickenson, Denise (CFPB)
Subject: RE: Draft email to divisions

(b)(5)

From: Dickenson, Denise (CFPB)
Sent: Wednesday, September 26, 2018 7:51 AM
To: Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>

Subject: FW: Draft email to divisions

Here is the draft email to send to each division.

(b)(5)

(b)(5)

Denise Dickenson

Consumer Education and Engagement

Office: (202) 435-7478 | Mobile: (b)(6)

Bureau of Consumer Financial Protection
consumerfinance.gov

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From: Dickenson, Denise (CFPB)
Sent: Tuesday, September 25, 2018 8:36 AM
To: Czwartacki, John (CFPB)
Subject: Draft email to divisions

Hi CZ

Here is a draft email to send to each division.

(b)(5)

(b)(5)

(b)(5)

Thanks

Denise Dickenson

Content Strategist

Office of the Director

Bureau of Consumer Financial Protection

Office: (202) 435-7478 | Mobile: (b)(6)

consumerfinance.gov

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From: Czwartacki, John (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=czwartacki, john201>
To: Dickenson, Denise (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=dickson, denisea5f>
Cc:
Bcc:
Subject: RE: Draft email to divisions
Date: Thu Sep 27 2018 22:11:09 EDT
Attachments:

(b)(5)

From: Dickenson, Denise (CFPB) <Denise.Dickenson@cfpb.gov>
Date: September 27, 2018 at 12:15:01 PM EDT
To: Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>
Subject: RE: Draft email to divisions

(b)(5)

My office is in the process of developing an electronic Bureau-wide calendar of external deliverables. The Bureau-wide calendar will serve as a collaborative tool to help forecast and strategically time the Bureau's external and public facing documents. (b)(5)

(b)(5)

Denise Dickenson on my staff is leading this effort. (b)(5)

(b)(5)

Denise Dickenson

Content Strategist

Office of the Director

Bureau of Consumer Financial Protection

Office: (202) 435-7478 | Mobile: (b)(6)

consumerfinance.gov

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From: Czwartacki, John (CFPB)
Sent: Wednesday, September 26, 2018 4:34 PM
To: Dickenson, Denise (CFPB) <Denise.Dickenson@cfpb.gov>
Subject: RE: Draft email to divisions

(b)(5)

From: Dickenson, Denise (CFPB)
Sent: Wednesday, September 26, 2018 7:51 AM
To: Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>
Subject: FW: Draft email to divisions

Here is the draft email to send to each division. (b)(5)

(b)(5)

Denise Dickenson

Consumer Education and Engagement

Office: (202) 435-7478 | Mobile: (202) 430-9925

Bureau of Consumer Financial Protection
consumerfinance.gov

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From: Dickenson, Denise (CFPB)
Sent: Tuesday, September 25, 2018 8:36 AM
To: Czwartacki, John (CFPB)
Subject: Draft email to divisions

Hi CZ

Here is a draft email to send to each division. (b)(5)

(b)(5)

(b)(5)

Thanks

Denise Dickenson

Content Strategist

Office of the Director

Bureau of Consumer Financial Protection

Office: (202) 435-7478 | Mobile: (b)(6)

consumerfinance.gov

Confidentiality Notice: If you received this email by mistake, you should notify the sender of the mistake and delete the e-mail and any attachments. An inadvertent disclosure is not intended to waive any privileges.

From: Blankenstein, Eric (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=blankenstein, eric0fe>
To: Czwartacki, John (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=czwartacki, john201>;
Johnson, Brian (CFPB) </o=cfpbexc/ou=exchange administrative
group (fydibohf23spdlt)/cn=recipients/cn=johnson, brian843>
Cc:
Bcc:
Subject: RE: Draft language, please cut at will
Date: Mon Sep 24 2018 14:28:26 EDT
Attachments:

Suggested edit below.

From: Czwartacki, John (CFPB)
Sent: Monday, September 24, 2018 1:06 PM
To: Johnson, Brian (CFPB) <Brian.Johnson2@cfpb.gov>; Blankenstein, Eric (CFPB) <Eric.Blankenstein@cfpb.gov>
Subject: Draft language, please cut at will

(b)(5)



From: Gilford, Samuel (CFPB) </o=cfpbexc/ou=exchange administrative group (fydibohf23spdlt)/cn=recipients/cn=samuel.gilford>
To: Hayashi, Yuka <yuka.hayashi@wsj.com>; Czwartacki, John (CFPB) </o=cfpbexc/ou=exchange administrative group (fydibohf23spdlt)/cn=recipients/cn=czwartacki, john201>
Cc:
Bcc:
Subject: RE: Eric Blankenstein photo
Date: Thu Sep 27 2018 10:56:02 EDT
Attachments: Blankenstein_Eric_1.jpg

Hi Yuka – Here's the photo of Eric

From: Hayashi, Yuka <yuka.hayashi@wsj.com>
Sent: Thursday, September 27, 2018 10:46 AM
To: Gilford, Samuel (CFPB) <Samuel.Gilford@cfpb.gov>; Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>; Mayorga, David (CFPB) <David.Mayorga@cfpb.gov>
Subject: Eric Blankenstein photo

Hi Sam and John,

Wondering if you could send me the bureau photo of Eric Blankenstein that the Post used with their story.

I see that the photo is on the web site but would like to have the original.

Thanks for your help.

Yuka

--
Yuka Hayashi

The Wall Street Journal

202-862-1354(w) (b)(6) (m)

yuka.hayashi@wsj.com

twitter: @TokyoWoods

From: Weinberger, Evan
<eweinberger@bloomberglaw.com>
To: Czwartacki, John (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=czwartacki, john201>
Cc: Beyoud, Lydia
<lbeyoud@bloomberglaw.com>
Bcc:
Subject: RE: Free this week?
Date: Tue Sep 25 2018 10:22:17 EDT
Attachments:

No problem. Thanks for trying to squeeze me in. I come down every few months, so try again later in the fall?

From: Czwartacki, John (CFPB) [mailto:John.Czwartacki@cfpb.gov]
Sent: Tuesday, September 25, 2018 10:09 AM
To: Weinberger, Evan <eweinberger@bloomberglaw.com>
Cc: Beyoud, Lydia <lbeyoud@bloomberglaw.com>
Subject: RE: Free this week?

Morning is bad. Sorry. We can do this another time.

From: Weinberger, Evan <eweinberger@bloomberglaw.com>
Sent: Monday, September 24, 2018 4:58 PM
To: Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>
Cc: Beyoud, Lydia <lbeyoud@bloomberglaw.com>
Subject: RE: Free this week?

I have something set for noon, 2 and 3:30 that day. Is there any time in the morning that works for you? Otherwise, I can see if I can rejigger my schedule a bit.

Looking forward to it.

Evan

From: Czwartacki, John (CFPB) [mailto:John.Czwartacki@cfpb.gov]
Sent: Monday, September 24, 2018 4:53 PM

To: Weinberger, Evan <eweinberger@bloomberglaw.com>
Cc: Beyoud, Lydia <lbeyoud@bloomberglaw.com>
Subject: RE: Free this week?

2pm on thurs at swings coffee on G street near 17th?

From: Weinberger, Evan <eweinberger@bloomberglaw.com>
Sent: Monday, September 24, 2018 2:42 PM
To: Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>
Cc: Beyoud, Lydia <lbeyoud@bloomberglaw.com>
Subject: Free this week?

Hi CZ,

Just following up on our conversation from last week. I'll be down in DC Wednesday, Thursday and early Friday. Do you have time to meet for a coffee? And can I bring my colleague Lydia Beyoud?

Thanks,

Evan

::::::::::::::::::

Evan Weinberger

Assistant Managing Editor

Bloomberg Law

(b)(6) (mobile)

eweinberger@bloomberglaw.com

From: Weinberger, Evan
<eweinberger@bloomberglaw.com>
To: Czwartacki, John (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=czwartacki, john201>
Cc: Beyoud, Lydia
<lbeyoud@bloomberglaw.com>
Bcc:
Subject: Re: Free this week?
Date: Tue Sep 25 2018 20:13:52 EDT
Attachments:

I'm in town Friday morning if you want to meet on the early side. And I'm supposed to get in early tomorrow afternoon, LaGuardia willing:

Sent from my iPhone

On Sep 25, 2018, at 8:01 PM, Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov> wrote:

I had an idea today. Are you around on Wednesday for a phone call? What time might be good? Are you still in town on Friday?

From: Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>
Date: September 25, 2018 at 10:08:00 AM EDT
To: Weinberger, Evan <eweinberger@bloomberglaw.com>
Cc: Beyoud, Lydia <lbeyoud@bloomberglaw.com>
Subject: RE: Free this week?

Morning is bad. Sorry. We can do this another time.

From: Weinberger, Evan <eweinberger@bloomberglaw.com>
Sent: Monday, September 24, 2018 4:58 PM
To: Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>
Cc: Beyoud, Lydia <lbeyoud@bloomberglaw.com>
Subject: RE: Free this week?

I have something set for noon, 2 and 3:30 that day. Is there any time in the morning that works for you? Otherwise, I can see if I can rejigger my schedule a bit.

Looking forward to it.

Evan

From: Czwartacki, John (CFPB) [mailto:John.Czwartacki@cfpb.gov]
Sent: Monday, September 24, 2018 4:53 PM
To: Weinberger, Evan <eweinberger@bloomberglaw.com>
Cc: Beyoud, Lydia <lbeyoud@bloomberglaw.com>
Subject: RE: Free this week?

2pm on thurs at swings coffee on G street near 17th?

From: Weinberger, Evan <eweinberger@bloomberglaw.com>
Sent: Monday, September 24, 2018 2:42 PM
To: Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>
Cc: Beyoud, Lydia <lbeyoud@bloomberglaw.com>
Subject: Free this week?

Hi CZ,

Just following up on our conversation from last week. I'll be down in DC Wednesday, Thursday and early Friday. Do you have time to meet for a coffee? And can I bring my colleague Lydia Beyoud?

Thanks,

Evan

::::::::::::::::::

Evan Weinberger

Assistant Managing Editor

Bloomberg Law

(b)(6) (mobile)

eweinberger@bloomberglaw.com

From: O'Harrow, Robert
<robert.oharrow@washpost.com>
To: Czwartacki, John (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=czwartacki, john201>
Cc:
Bcc:
Subject: Re: If you need to reach me...
Date: Wed Sep 26 2018 10:14:09 EDT
Attachments:

Ok. Thanks.

Robert O'Harrow Jr.
Washington Post Staff Writer
m) (b)(6)

From: Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>
Sent: Wednesday, September 26, 2018 10:07 AM
To: O'Harrow, Robert
Subject: Re: If you need to reach me...

I'll call you after my suite of staff meetings this morning. I have things to share; It should be helpful.

Around 10:45?

From: O'Harrow, Robert <Robert.OHarrow@washpost.com>
Date: September 25, 2018 at 8:55:18 PM EDT
To: Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>
Subject: Re: If you need to reach me...

Thank you.
DCD?

Robert O'Harrow
Washington Post
m) (b)(6)

On Sep 25, 2018, at 7:50 PM, Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov> wrote:

[EXTERNAL EMAIL]

Personal cell phone is (b)(6) feel free to text me there. It's always near my body.

Remind me again who the third person you're looking to reach out to, his call letters?

From: Czwartacki, John (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=czwartacki, john201>
To: Doyle, Emma (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=king doyle, emma4a7>
Cc:
Bcc:
Subject: FW: (b)(6) resume/bio
Date: Tue Sep 25 2018 15:54:18 EDT
Attachments: (b)(6) bio.pdf
resume.pdf

From: (b)(6)
Sent: Wednesday, July 11, 2018 1:02 PM
To: Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>
Subject: (b)(6) resume/bio

Cz—thanks for the chat. Resume and bio attached. Look forward to discussing further.

(b)(6)

Official

UNCLASSIFIED

From: Czwartacki, John (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=czwartacki, john201>
To: Garibay, Marisol EOP/OMB
(b)(6)
Cc:
Bcc:
Subject: FW: No street journal interview tomorrow
Date: Tue Sep 25 2018 15:22:45 EDT
Attachments:

From: Gilford, Samuel (CFPB)
Sent: Tuesday, September 25, 2018 3:15 PM
To: Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>
Subject: RE: No street journal interview tomorrow

Sorry I hadn't sent this earlier (b)(5)

(b)(5)

(b)(5)

From: Czwartacki, John (CFPB)
Sent: Tuesday, September 25, 2018 2:49 PM
To: Gilford, Samuel (CFPB) <Samuel.Gilford@cfpb.gov>
Subject: No street journal interview tomorrow

Sam,

(b)(5)

CZ

From: Czwartacki, John (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=czwartacki, john201>
To: Hand, Delicia (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=delicia.hand>
Cc:
Bcc:
Subject: RE: office of communication move - draft memo 091818
Date: Tue Sep 25 2018 11:36:52 EDT
Attachments:

(b)(5)

From: Hand, Delicia (CFPB)
Sent: Tuesday, September 25, 2018 11:27 AM
To: Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>
Subject: Fwd: office of communication move - draft memo 091818

CZ,

(b)(5)

Delicia

From: Hand, Delicia (CFPB) <Delicia.Hand@cfpb.gov>
Date: September 18, 2018 at 10:29:00 AM EDT
To: Welcher, Anthony (CFPB) <Anthony.Welcher@cfpb.gov>, Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>
Subject: office of communication move - draft memo 091818

Anthony and CZ,

(b)(5)

(b)(5)

Can you review and approve?

Thanks,

Delicia

From: O'Harrow, Robert
<robert.oharrow@washpost.com>
To: Gilford, Samuel (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=samuel.gilford>; Czwartacki,
John (CFPB) </o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=czwartacki, john201>
Cc:
Bcc:
Subject: Re: Photos
Date: Wed Sep 26 2018 13:02:39 EDT
Attachments:

Thank you very much.

Robert O'Harrow Jr.
Washington Post Staff Writer
m) (b)(6)

From: Gilford, Samuel (CFPB) <Samuel.Gilford@cfpb.gov>
Sent: Wednesday, September 26, 2018 12:53 PM
To: Czwartacki, John (CFPB); O'Harrow, Robert
Subject: RE: Photos

A headshot of Eric is attached, let me know if there's anything else I can do.

Sam Gilford
Senior Spokesperson | Office of Communications
Office: (202) 435-7673 | Mobile: (b)(6)
consumerfinance.gov [consumerfinance.gov]

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From: Gilford, Samuel (CFPB)
Sent: Wednesday, September 26, 2018 12:47 PM
To: Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>; O'Harrow, Robert <Robert.OHarrow@washpost.com>
Subject: RE: Photos

Yes, I will talk to Digital right now and be in touch ASAP

From: Czwartacki, John (CFPB)
Sent: Wednesday, September 26, 2018 12:46 PM
To: O'Harrow, Robert <Robert.OHarrow@washpost.com>
Cc: Gilford, Samuel (CFPB) <Samuel.Gilford@cfpb.gov>
Subject: RE: Photos

Robert,

My apologies, yes, I meant permission. (b)(6)
(b)(6)

but please confirm that you will not be publishing those shared wedding photos.

Sam,

can you get Robert the higher resolution and larger official headshot of Eric? Thank you for your help.
They are trying to get something by 2 PM

CZ

From: O'Harrow, Robert <Robert.OHarrow@washpost.com>
Sent: Wednesday, September 26, 2018 12:37 PM
To: Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>
Subject: Re: Photos

Thank you.

I think you meant "permission," not commission, right?

Can you please send the official photograph used on the web page? I suspect the Web manager knows how to pass it along.

Thanks again,

Standing by,

Robert

Robert O'Harrow Jr.

Washington Post Staff Writer

m) (b)(6)

From: Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>
Sent: Wednesday, September 26, 2018 12:33 PM
To: O'Harrow, Robert
Subject: FW: Photos

[EXTERNAL EMAIL]

Robert,

I spoke with Eric (b)(6) he has allowed me to share with you the wedding photos. However, he does not – NOT - wish these personal family photos to be used in print for this story or any other. I'm sharing them with you simply for your own benefit... Not for publication or rebroadcast.

I do however give you commission that asked for to use the headshot on the website for the article.

Lastly I will have statements from Eric shortly, I also expect Derek to be giving you a call soon. I will

sending you a statement from a colleague here at the Bureau, Patrice Franklin, so you who is the head of the office of fair lending and equal opportunity that speaks to Eric's conduct in his current role.

In the photos:

Derik is the guy on the right in 0523 and second groomsman from the left in the other one (showing all four groomsman). Would rather not name other friends.

From: Pahl, Tom (CFPB) </o=cfpbexc/ou=exchange administrative group (fydibohf23spdlt)/cn=recipients/cn=thomas.pahl>
To: Agarwal, Abhishek (CFPB) </o=cfpbexc/ou=exchange administrative group (fydibohf23spdlt)/cn=recipients/cn=abhishek.agarwal>; Blankenstein, Eric (CFPB) </o=cfpbexc/ou=exchange administrative group (fydibohf23spdlt)/cn=recipients/cn=blankenstein, eric0fe>
Cc: Borzekowski, Ron (CFPB) </o=cfpbexc/ou=exchange administrative group (fydibohf23spdlt)/cn=recipients/cn=ron.borzekowski>; D'Angelo, Chris (CFPB) </o=cfpbexc/ou=exchange administrative group (fydibohf23spdlt)/cn=recipients/cn=chris.dangelo>; Silberman, David (CFPB) </o=cfpbexc/ou=exchange administrative group (fydibohf23spdlt)/cn=recipients/cn=david.silberman>
Bcc:
Subject: RE: Question from Eric re. FSOC
Date: Wed Sep 26 2018 14:58:27 EDT
Attachments:

Hi. Thanks for your message.

(b)(5)

(b)(5) Let me know what you think.

Thanks, Tom

From: Agarwal, Abhishek (CFPB)
Sent: Wednesday, September 26, 2018 2:31 PM
To: Blankenstein, Eric (CFPB) <Eric.Blankenstein@cfpb.gov>
Cc: Borzekowski, Ron (CFPB) <Ron.Borzekowski@cfpb.gov>; D'Angelo, Chris (CFPB) <Christopher.DAngelo@cfpb.gov>; Pahl, Tom (CFPB) <Thomas.Pahl@cfpb.gov>; Silberman, David (CFPB) <David.Silberman@cfpb.gov>
Subject: RE: Question from Eric re. FSOC

(b)(5)

(b)(5)

Regards,

Shek

From: Blankenstein, Eric (CFPB)
Sent: Tuesday, September 25, 2018 11:05 PM
To: Agarwal, Abhishek (CFPB)
Subject: FSOC

(b)(5)

Thanks,

Eric

Eric Blankenstein

Policy Director

Supervision, Enforcement, and Fair Lending

Eric.Blankenstein@cfpb.gov

202-435-5155 (office)

(b)(6) (cell)

From: Borzekowski, Ron (CFPB)
Sent: Wednesday, July 11, 2018 9:45 AM
To: Johnson, Brian (CFPB)
Cc: Silberman, David (CFPB); Pahl, Tom (CFPB); Van Meter, Stephen (CFPB); McLeod, Mary (CFPB); D'Angelo, Chris (CFPB); Blankenstein, Eric (CFPB); Agarwal, Abhishek (CFPB)

Subject: RE: FSOC Staffing and Planning

Brian

(b)(5)

(b)(5)

Please

let me know if you would like our assistance staffing this or with staffing any of the other FSOC work.

Thanks and best regards,

Ron

From: Borzekowski, Ron (CFPB)
Sent: Thursday, May 10, 2018 4:09 PM
To: Johnson, Brian (CFPB)
Cc: Silberman, David (CFPB); Pahl, Tom (CFPB); Van Meter, Stephen (CFPB); McLeod, Mary (CFPB); D'Angelo, Chris (CFPB); Blankenstein, Eric (CFPB)
Subject: RE: FSOC Staffing and Planning

Brian,

I have updated the email lists at Treasury to delete any names that no longer belong, (b)(5)
(b)(5) Please let me know how I can help.

Best,

Ron

From: Borzekowski, Ron (CFPB)
Sent: Wednesday, April 25, 2018 6:47 PM

To: Johnson, Brian (CFPB)
Cc: Silberman, David (CFPB); Pahl, Tom (CFPB); Van Meter, Stephen (CFPB); McLeod, Mary (CFPB); D'Angelo, Chris (CFPB); Blankenstein, Eric (CFPB)
Subject: FSOC Staffing and Planning

Brian,

(b)(5)

The following committees meet regularly:

Systemic Risk Committee: Shek Agarwal has been representing the Bureau on this committee which meets regularly to hear from various agencies on developments in the financial markets and potential risks to financial stability.

Non-bank Designations Committee: Ece Onat has been the primary representative at this committee and Ryan Kelly attends as well. We have not staffed the working groups specifically looking at Pru and Zions.

The following groups meet less frequently or on an ad-hoc basis:

Data Committee: The OFR convenes this group and currently Ren Essene is our representative.

Attorney's Group: This is a group of legal representatives from the member agencies. Legal recommends that Steve Van Meter take Rich's spot along with Anand Das.

Oversight Committee: This group primarily deals with CIGFO and/or Congress on FSOC matters.

(b)(5)

(b)(5)

FMU Committee: Currently vacant

Regulation and Resolution Committee: Currently vacant

Working groups:

(b)(5)

Thanks

Ron

Ron Borzekowski
Assistant Director
Office of Research
Consumer Financial Protection Bureau
ron.borzekowski@cfpb.gov
Tel: 202 435-7381
consumerfinance.gov

Confidentiality Notice: If you received this email by mistake, you should notify the sender of the mistake and delete the email and any attachments. An inadvertent disclosure is not intended to waive any privileges.

From: Chris Freeman
<cfreeman@octoberresearch.com>
To: Gilford, Samuel (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=samuel.gilford>
Cc: Czwartacki, John (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=czwartacki, john201>
Bcc:
Subject: RE: Statement request from WaPo story
Date: Thu Sep 27 2018 11:00:00 EDT
Attachments: image001.png

Great, appreciate that, and we'll run Patrice's in full. I wondered if there was more that WaPo didn't use.

Chris Freeman
Editorial Director
October Research, LLC
3046 Brecksville Road Suite D
Richfield, OH 44286
330-659-6101 ext. 322
cfreeman@octoberresearch.com
www.TheTitleReport.com

From: Gilford, Samuel (CFPB) [mailto:Samuel.Gilford@cfpb.gov]
Sent: Thursday, September 27, 2018 10:58 AM
To: Chris Freeman
Cc: Czwartacki, John (CFPB)
Subject: RE: Statement request from WaPo story

Hi Chris,

Here are statements from Eric Blankenstein and Patrice Ficklin – the same that were provided to the Washington Post:

Eric Blankenstein

"The insight to be gained about how I perform my job today - by reading snippets of 14 year old blog posts that have nothing to do with consumer protection law - is exactly zero. Any attempt to do so is a naked exercise in bad faith, and represents another nail in the coffin of civil discourse and the ability to reasonably disagree over questions of law and policy. The need to dig up statements I wrote as a 24 year old, show that in the eyes of my critics I am not guilty of a legal infraction or neglect of my duties, but rather just governing while conservative."

Patrice Ficklin, Assistant Director, Office of Fair Lending and Equal Opportunity

"I am not familiar with any statements Eric has made prior to his tenure at the CFPB. What I can say is that in his nine months as Policy Associate Director overseeing the Bureau's fair lending work, Eric has told me repeatedly that he is committed to enforcing the fair lending laws. While Eric and I have had disagreements on policy and legal issues related to fair lending, I have found him to be collegial, thoughtful and meticulous in our interactions. Under his tenure he has allowed us to continue to advance our fair lending supervisory and enforcement work and approved proposed new matters as well."

From: Chris Freeman <cfreeman@octoberresearch.com>
Sent: Thursday, September 27, 2018 9:37 AM
To: Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>; Gilford, Samuel (CFPB) <Samuel.Gilford@cfpb.gov>
Subject: Statement request from WaPo story

Good morning gentlemen,

Hope that your day is starting well and the week has gone smoothly.

Wanted to see if it was possible to get a copy of Patrice Ficklin's statement that the Washington Post ran in its story about Eric Blankenstein today. I think our readers, at least, know or have interacted with Patrice before and that might be good for us to push out. WaPo ran that kind of in the middle of their story, and I don't know how many readers made it down that far.

Anyway, if that's possible and we could get the statement, we'll be happy to go ahead and run that. Thanks for the time.

Chris

Chris Freeman
Editorial Director
October Research, LLC
3046 Brecksville Road Suite D
Richfield, OH 44286
330-659-6101 ext. 322
cfreeman@octoberresearch.com
www.TheTitleReport.com

From: Kireilis, Althea (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=kireilis, althea578>
To: Blankenstein, Eric (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=blankenstein, eric0fe>
Cc:
Bcc:
Subject: RE: Talking points
Date: Tue Sep 25 2018 18:10:37 EDT
Attachments:

In case staff want names:

OEOF Senior Advisor: Cassandra McConnell-Tatum

OMWI Director vacant: Working on selection

OMWI Deputy Director: Daphne Felton-Green

OCR Director: Stacey Bach (through 9/28/18) Working on a detail to fill temporarily until We can do a permanent hire

Disability Program: Nykea Bolton

V/r

Althea A. Kireilis

Director| Office of Equal Opportunity and Fairness

Office: (202) 435-7151 | Mobile: (b)(6)

Bureau of Consumer Financial Protection
consumerfinance.gov

Confidentiality Notice: If you received this email by mistake, you should notify the sender of the mistake and delete the e-mail and any attachments. An inadvertent disclosure is not intended to waive any privileges.

From: Kireilis, Althea (CFPB)
Sent: Tuesday, September 25, 2018 4:08 PM
To: Blankenstein, Eric (CFPB) <Eric.Blankenstein@cfpb.gov>
Subject: Talking points

(b)(5)

***** I joined the Bureau in May to lead the Office of Equal Opportunity and Fairness. I want to share with you about the programs in OEOF, our strategic alignment work and some upcoming programming that I hope you can participate in

***** Office of Equal Opportunity and Fairness has four programs

- o Office of Minority and Women Inclusion – By statute (Section 342 of Dodd-Frank) OMWI is responsible for advancing diversity and inclusion in the Bureau's workforce, through the Bureau's business activities and with regulated entities.
- o Disability Program – The Bureau is working to consolidate and leverage the Bureau's disability programs Reasonable Accommodation to ensure Bureau employee with disabilities can perform the essential functions of their jobs. (Section 504 of the 1973 Rehabilitation Act was the first disability civil rights law to be enacted in the United States. It prohibits discrimination against people with disabilities in programs that receive federal financial assistance, and set the stage for enactment of the Americans with Disabilities Act. In 1998, Congress amended the Rehabilitation Act of 1973 to require Federal agencies to make their electronic and information technology (EIT) accessible to people with disabilities.)
- o Office of Civil Rights – Ensures the Bureau is a discrimination free workplace. OCR identifies whether the Bureau has any employment barriers, works to resolve workplace disputes and process discrimination complaints.

** It is important to note that I am firewalled from the EEO and Disabilities complaint process. It is important that the Bureau has an impartial and independent complaint process.

- o Office of Fair Lending – By January the Office of Fair Lending will join OEOF and continue its work to ensure fair access to credit for all consumers.

***** Through the OEOF structure, these offices will work together to eliminate duplication and leverage efficiencies to meet the Bureau's objective to have a diverse, inclusive and engaged workforce.

***** I am pleased to serve as the Bureau's Executive Sponsor for the 2018 Combined Federal Campaign (CFC). This year's theme is Show Some Love. In the coming weeks, there will be opportunities for you to pick causes that are important to you and make a CFC contribution.

***** On Thursday at 10am, the Bureau will host a conversation with Representative Henry Cuellar of Texas in recognition of Hispanic Heritage month. The call in number will be circulated prior to the event. I hope you can participate.

***** If you have any ideas for heritage month or commemorative months, please feel free to share them with me. In addition to Hispanic Heritage Month (September 15 – October 15); the Bureau will acknowledge National Disability Awareness Month in October, National Native American Month in November and Veterans' Day on November 10th.

***** I am located in room 5134 @ 1700 G please feel free to stop by should you be in the area. My door is always open. If you have questions feel free to call or email me.

Althea

V/r

Althea A. Kireilis

Director| Office of Equal Opportunity and Fairness

Office: (202) 435-7151 | Mobile: (b)(6)

Bureau of Consumer Financial Protection
consumerfinance.gov

Confidentiality Notice: If you received this email by mistake, you should notify the sender of the mistake and delete the e-mail and any attachments. An inadvertent disclosure is not intended to waive any privileges.

From: Blankenstein, Eric (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=blankenstein, eric0fe>
To: Johnson, Brian (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=johnson, brian843>;
Czwartacki, John (CFPB) </o=cfpbexc/ou=exchange administrative
group (fydibohf23spdlt)/cn=recipients/cn=czwartacki, john201>
Cc:
Bcc:
Subject: RE: These may not be very good but I'm running out of gas, the start of something to
provide to the post tomorrow morning
Date: Wed Sep 26 2018 08:48:26 EDT
Attachments: image001.png

(b)(5)

From: Blankenstein, Eric (CFPB)
Sent: Wednesday, September 26, 2018 7:25 AM
To: Johnson, Brian (CFPB) <Brian.Johnson2@cfpb.gov>; Czwartacki, John (CFPB) <John.
Czwartacki@cfpb.gov>
Subject: RE: These may not be very good but I'm running out of gas, the start of something to provide
to the post tomorrow morning

Slight edit to the highlighted language.

From: Blankenstein, Eric (CFPB)
Sent: Wednesday, September 26, 2018 7:06 AM
To: Johnson, Brian (CFPB) <Brian.Johnson2@cfpb.gov>; Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>
Subject: RE: These may not be very good but I'm running out of gas, the start of something to provide to the post tomorrow morning

(b)(5)

From: Johnson, Brian (CFPB)
Sent: Wednesday, September 26, 2018 5:26 AM
To: Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>

Cc: Blankenstein, Eric (CFPB) <Eric.Blankenstein@cfpb.gov>
Subject: Re: These may not be very good but I'm running out of gas, the start of something to provide to the post tomorrow morning

(b)(5)

From: Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>
Date: September 25, 2018 at 7:33:22 PM EDT
To: Johnson, Brian (CFPB) <Brian.Johnson2@cfpb.gov>
Cc: Blankenstein, Eric (CFPB) <Eric.Blankenstein@cfpb.gov>
Subject: These may not be very good but I'm running out of gas, the start of something to provide to the post tomorrow morning

(b)(5)

(b)(5)

(b)(5)

From: Gilford, Samuel (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=samuel.gilford>
To: Czwartacki, John (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=czwartacki, john201>
Cc:
Bcc:
Subject: RE: Time to chat today?
Date: Mon Sep 24 2018 11:53:22 EDT
Attachments:

Perfect, see you then - thanks

From: Czwartacki, John (CFPB)
Sent: Monday, September 24, 2018 11:53 AM
To: Gilford, Samuel (CFPB) <Samuel.Gilford@cfpb.gov>
Subject: RE: Time to chat today?

1:30?

From: Gilford, Samuel (CFPB)
Sent: Monday, September 24, 2018 11:50 AM
To: Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>
Subject: Time to chat today?

Hi CZ – Is there a good time for me to swing by and chat this afternoon?

Sam Gilford

Senior Spokesperson | Office of Communications

Office: (202) 435-7673 | Mobile: (b)(6)

consumerfinance.gov

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From: O'Harrow, Robert
<robert.oharrow@washpost.com>
To: Czwartacki, John (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=czwartacki, john201>
Cc:
Bcc:
Subject: Re: Two quotes for you
Date: Wed Sep 26 2018 13:55:13 EDT
Attachments:

Thank you much.

FYI, Derik did not want to be quoted by name.

Robert O'Harrow Jr.
Washington Post Staff Writer
m) (b)(6)

From: Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>
Sent: Wednesday, September 26, 2018 1:37 PM
To: O'Harrow, Robert
Subject: Two quotes for you

[EXTERNAL EMAIL]

Robert, Renée, and Sean:

Below are two quotes for your story. The first is from Eric, the other is from Patrice Franklin. She directs the Office of Fair Lending and Equal Opportunity, and original staffer who stood up the office, and was hired by the prior leadership under the last administration. I'm certain she would be very familiar to your "former" Bureau sources that you said you reached out to you or are otherwise according to your story. Both her position and what she says make her a worthwhile voice, to say the least.

These two quotes combined with what Derik is or likely to say, leads me to ask you: what really is the story? I hope you'll indulge me after you process these new quotes. I will give you call shortly. CZ

Eric Blankenstein

"The insight to be gained about how I perform my job today - by reading snippets of 14 year old blog posts that have nothing to do with consumer protection law - is exactly zero. Any attempt to do so is a naked exercise in bad faith, and represents another nail in the coffin of civil discourse and the ability to reasonably disagree over questions of law and policy. The need to dig up statements I wrote as a 24 year old, show that in the eyes of my critics I am not guilty of a legal infraction or neglect of my duties, but rather just governing while conservative."

Patrice Franklin:

Office of Fair Lending and Equal Opportunity

"I am not familiar with any statements Eric has made prior to his tenure at the CFPB. What I can say is that in his nine months as Policy Associate Director overseeing the Bureau's fair lending work, Eric has told me repeatedly that he is committed to enforcing the fair lending laws. While Eric and I have had disagreements on policy and legal issues related to fair lending, I have found him to be collegial, thoughtful and meticulous in our interactions. Under his tenure he has allowed us to continue to advance our fair lending supervisory and enforcement work and approved proposed new matters as well."

Thx,

CZ

From: O'Harrow, Robert
<robert.oharrow@washpost.com>
To: Czwartacki, John (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=czwartacki, john201>
Cc:
Bcc:
Subject: Re: Two quotes for you
Date: Wed Sep 26 2018 14:06:57 EDT
Attachments:

Quick question: Multiple recently departed bureau officials said Blankenstein and the other political appointees have taken a far larger role in policy and enforcement decisions and that he has excluded career staff from formulating policy etc.

I'd welcome his or your thoughts about this.

As soon as possible please.

Robert O'Harrow Jr.
Washington Post Staff Writer
m) (b)(6)

From: Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>
Sent: Wednesday, September 26, 2018 1:58 PM
To: O'Harrow, Robert
Subject: RE: Two quotes for you

[EXTERNAL EMAIL]

Typo.

It's Patrice Ficklin

From: Czwartacki, John (CFPB)
Sent: Wednesday, September 26, 2018 1:37 PM

To: 'O'Harrow, Robert' <Robert.OHarrow@washpost.com>
Subject: Two quotes for you

Robert, Renée, and Sean:

Below are two quotes for your story. The first is from Eric, the other is from Patrice Franklin. She directs the Office of Fair Lending and Equal Opportunity, and original staffer who stood up the office, and was hired by the prior leadership under the last administration. I'm certain she would be very familiar to your "former" Bureau sources that you said you reached out to you or are otherwise according to your story. Both her position and what she says make her a worthwhile voice, to say the least.

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Eric Blankenstein

"The insight to be gained about how I perform my job today - by reading snippets of 14 year old blog posts that have nothing to do with consumer protection law - is exactly zero. Any attempt to do so is a naked exercise in bad faith, and represents another nail in the coffin of civil discourse and the ability to reasonably disagree over questions of law and policy. The need to dig up statements I wrote as a 24 year old, show that in the eyes of my critics I am not guilty of a legal infraction or neglect of my duties, but rather just governing while conservative."

Patrice Franklin:

Office of Fair Lending and Equal Opportunity

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Thx,

cz

From: Czwartacki, John (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=czwartacki, john201>
To: O'Harrow, Robert
<robert.oharrow@washpost.com>
Cc:
Bcc:
Subject: Re: Two quotes for you
Date: Wed Sep 26 2018 15:57:14 EDT
Attachments:

If you would not mind could I indulge upon you to forward me the link once it's live?

Thank you so much.

From: O'Harrow, Robert <Robert.OHarrow@washpost.com>
Date: September 26, 2018 at 3:41:13 PM EDT
To: Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>
Subject: Re: Two quotes for you

Yes. Thanks.
Call now?

Robert O'Harrow
Washington Post
m) (b)(6)

On Sep 26, 2018, at 3:28 PM, Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov> wrote:

Yes.

Can we talk yet?

From: O'Harrow, Robert <Robert.OHarrow@washpost.com>
Sent: Wednesday, September 26, 2018 2:53 PM
To: Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>
Subject: Re: Two quotes for you

Thanks.

We believe Mr. Blankenstein was 25 when he started the blog.

Can we alter his statement to reflect that?

Robert O'Harrow Jr.

Washington Post Staff Writer

m) (b)(6)

From: Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>
Sent: Wednesday, September 26, 2018 2:30 PM
To: O'Harrow, Robert
Subject: RE: Two quotes for you

It should be of little surprise that disgruntled former staff are, well, disgruntled. Eric along with all of our political appointees work hand-in-hand with our subject matter experts and career staff to help craft policy and execute our statutory obligations. That is the give-and-take at every federal agency. This being the Bureau's first leadership transition in its history, it's understandable that some here might find that change difficult.

From: O'Harrow, Robert <Robert.OHarrow@washpost.com>
Sent: Wednesday, September 26, 2018 2:07 PM
To: Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>
Subject: Re: Two quotes for you

Quick question: Multiple recently departed bureau officials said Blankenstein and the other political appointees have taken a far larger role in policy and enforcement decisions and that he has excluded career staff from formulating policy etc.

I'd welcome his or your thoughts about this.

As soon as possible please.

Robert O'Harrow Jr.

Washington Post Staff Writer

m) (b)(6) 

From: Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>
Sent: Wednesday, September 26, 2018 1:58 PM
To: O'Harrow, Robert
Subject: RE: Two quotes for you

[EXTERNAL EMAIL]

Typo.

It's Patrice Ficklin

From: Czwartacki, John (CFPB)
Sent: Wednesday, September 26, 2018 1:37 PM
To: 'O'Harrow, Robert' <Robert.OHarrow@washpost.com>
Subject: Two quotes for you

Robert, Renée, and Sean:

Below are two quotes for your story. The first is from Eric, the other is from Patrice Franklin. She directs the Office of Fair Lending and Equal Opportunity, and original staffer who stood up the office, and was hired by the prior leadership under the last administration. I'm certain she would be very familiar to your "former" Bureau sources that you said you reached out to you or are otherwise according to your story. Both her position and what she says make her a worthwhile voice, to say the least.

These two quotes combined with what Derik is or likely to say, leads me to ask you: what really is the story? I hope you'll indulge me after you process these new quotes. I will give you call shortly. CZ

Eric Blankenstein

"The insight to be gained about how I perform my job today - by reading snippets of 14 year old blog posts that have nothing to do with consumer protection law - is exactly zero. Any attempt to do so is a naked exercise in bad faith, and represents another nail in the coffin of civil discourse and the ability to reasonably disagree over questions of law and policy. The need to dig up statements I wrote as a 24 year old, show that in the eyes of my critics I am not guilty of a legal infraction or neglect of my duties, but rather just governing while conservative."

Patrice Franklin:

Office of Fair Lending and Equal Opportunity

"I am not familiar with any statements Eric has made prior to his tenure at the CFPB. What I can say is that in his nine months as Policy Associate Director overseeing the Bureau's fair lending work, Eric has told me repeatedly that he is committed to enforcing the fair lending laws. While Eric and I have had disagreements on policy and legal issues related to fair lending, I have found him to be collegial, thoughtful and meticulous in our interactions. Under his tenure he has allowed us to continue to advance our fair lending supervisory and enforcement work and approved proposed new matters as well."

Thx,

CZ

From: Czwartacki, John (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=czwartacki, john201>
To: O'Harrow, Robert
<robert.oharrow@washpost.com>
Cc:
Bcc:
Subject: RE: Two quotes for you
Date: Wed Sep 26 2018 17:32:48 EDT
Attachments:

10-4

From: O'Harrow, Robert <Robert.OHarrow@washpost.com>
Sent: Wednesday, September 26, 2018 5:18 PM
To: Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>
Subject: Re: Two quotes for you

Understood.

No time set.

Robert O'Harrow Jr.

Washington Post Staff Writer

m) (b)(6)

From: Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>
Sent: Wednesday, September 26, 2018 5:06 PM
To: O'Harrow, Robert
Subject: RE: Two quotes for you

Bob, (b)(6) Before I went out the door are you able to share Any idea of what time you might publish?

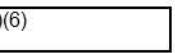
From: O'Harrow, Robert <Robert.OHarrow@washpost.com>
Sent: Wednesday, September 26, 2018 3:41 PM
To: Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>
Subject: Re: Two quotes for you

Yes. Thanks.

Call now?

Robert O'Harrow

Washington Post

m) (b)(6) 

On Sep 26, 2018, at 3:28 PM, Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov> wrote:

Yes.

Can we talk yet?

From: O'Harrow, Robert <Robert.OHarrow@washpost.com>
Sent: Wednesday, September 26, 2018 2:53 PM
To: Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>
Subject: Re: Two quotes for you

Thanks.

We believe Mr. Blankenstein was 25 when he started the blog.

Can we alter his statement to reflect that?

Robert O'Harrow Jr.

Washington Post Staff Writer

m) (b)(6) 

From: Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>
Sent: Wednesday, September 26, 2018 2:30 PM
To: O'Harrow, Robert
Subject: RE: Two quotes for you

It should be of little surprise that disgruntled former staff are, well, disgruntled. Eric along with all of our political appointees work hand-in-hand with our subject matter experts and career staff to help craft policy and execute our statutory obligations. That is the give-and-take at every federal agency. This being the Bureau's first leadership transition in its history, it's understandable that some here might find that change difficult.

From: O'Harrow, Robert <Robert.OHarrow@washpost.com>
Sent: Wednesday, September 26, 2018 2:07 PM
To: Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>
Subject: Re: Two quotes for you

Quick question: Multiple recently departed bureau officials said Blankenstein and the other political appointees have taken a far larger role in policy and enforcement decisions and that he has excluded career staff from formulating policy etc.

I'd welcome his or your thoughts about this.

As soon as possible please.

Robert O'Harrow Jr.

Washington Post Staff Writer

m) (b)(6) 

From: Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>
Sent: Wednesday, September 26, 2018 1:58 PM
To: O'Harrow, Robert
Subject: RE: Two quotes for you

[EXTERNAL EMAIL]

Typo.

It's Patrice Ficklin

From: Czwartacki, John (CFPB)
Sent: Wednesday, September 26, 2018 1:37 PM
To: 'O'Harrow, Robert' <Robert.OHarrow@washpost.com>
Subject: Two quotes for you

Robert, Renée, and Sean:

Below are two quotes for your story. The first is from Eric, the other is from Patrice Franklin. She directs the Office of Fair Lending and Equal Opportunity, and original staffer who stood up the office, and was hired by the prior leadership under the last administration. I'm certain she would be very familiar to your "former" Bureau sources that you said you reached out to you or are otherwise according to your story. Both her position and what she says make her a worthwhile voice, to say the least.

These two quotes combined with what Derik is or likely to say, leads me to ask you: what really is the story? I hope you'll indulge me after you process these new quotes. I will give you call shortly. CZ

Eric Blankenstein

"The insight to be gained about how I perform my job today - by reading snippets of 14 year old blog posts that have nothing to do with consumer protection law - is exactly zero. Any attempt to do so is a naked exercise in bad faith, and represents another nail in the coffin of civil discourse and the ability to reasonably disagree over questions of law and policy. The need to dig up statements I wrote as a 24 year old, show that in the eyes of my critics I am not guilty of a legal infraction or neglect of my duties, but rather just governing while conservative."

Patrice Franklin:

Office of Fair Lending and Equal Opportunity

"I am not familiar with any statements Eric has made prior to his tenure at the CFPB. What I can say is that in his nine months as Policy Associate Director overseeing the Bureau's fair lending work, Eric has told me repeatedly that he is committed to enforcing the fair lending laws. While Eric and I have had disagreements on policy and legal issues related to fair lending, I have found him to be collegial, thoughtful and meticulous in our interactions. Under his tenure he has allowed us to continue to advance our fair lending supervisory and enforcement work and approved proposed new matters as well."

Thx,

cz

From: Gilford, Samuel (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=samuel.gilford>
To: Czwartacki, John (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=czwartacki, john201>;
CFPBPress </o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=press>
Cc: Holland, Megan (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=megan.holland>; Eskola,
David (CFPB) </o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=eskola, david (cfpb)504>
Bcc:
Subject: RE: Two quotes for you
Date: Thu Sep 27 2018 10:40:11 EDT
Attachments:

Sounds good, thanks

From: Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>
Date: September 27, 2018 at 10:30:08 AM EDT
To: Gilford, Samuel (CFPB) <Samuel.Gilford@cfpb.gov>, CFPBPress <CFPBPress@cfpb.gov>
Cc: Holland, Megan (CFPB) <Megan.Holland@cfpb.gov>, Eskola, David (CFPB) <David.Eskola@cfpb.gov>
Subject: RE: Two quotes for you

Got it. Thank you.

At this point we are not commenting further. But if someone needs or would like what we sent to the post, here is what we sent. Also, I have already sent these to Yuka.

From: Gilford, Samuel (CFPB)
Sent: Thursday, September 27, 2018 10:19 AM
To: Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>; CFPBPress <CFPBPress@cfpb.gov>
Cc: Holland, Megan (CFPB) <Megan.Holland@cfpb.gov>; Eskola, David (CFPB) <David.Eskola@cfpb.gov>
Subject: Re: Two quotes for you

Thanks - for reporters who ask for a response from the Bureau, should we provide both? The requests so far have not been very specific beyond sort of "we're doing a story, wanted to check and see if you had a comment"

From: Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>
Date: September 27, 2018 at 10:14:44 AM EDT
To: CFPBPress <CFPBPress@cfpb.gov>
Cc: Gilford, Samuel (CFPB) <Samuel.Gilford@cfpb.gov>, Holland, Megan (CFPB) <Megan.Holland@cfpb.gov>, Eskola, David (CFPB) <David.Eskola@cfpb.gov>
Subject: FW: Two quotes for you

For your information, below are the quotes that were supplied to the Washington Post yesterday afternoon:

Eric Blankenstein

"The insight to be gained about how I perform my job today - by reading snippets of 14 year old blog posts that have nothing to do with consumer protection law - is exactly zero. Any attempt to do so is a naked exercise in bad faith, and represents another nail in the coffin of civil discourse and the ability to reasonably disagree over questions of law and policy. The need to dig up statements I wrote as a 24 year old, show that in the eyes of my critics I am not guilty of a legal infraction or neglect of my duties, but rather just governing while conservative."

Patrice Ficklin:

Office of Fair Lending and Equal Opportunity

"I am not familiar with any statements Eric has made prior to his tenure at the CFPB. What I can say is that in his nine months as Policy Associate Director overseeing the Bureau's fair lending work, Eric has told me repeatedly that he is committed to enforcing the fair lending laws. While Eric and I have had disagreements on policy and legal issues related to fair lending, I have found him to be collegial, thoughtful and meticulous in our interactions. Under his tenure he has allowed us to continue to advance our fair lending supervisory and enforcement work and approved proposed new matters as well."

Thx,

cz

From: Galicia, Catherine (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=catherine.galicia>
To: Sutton, Kirsten (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=mork, kirsten7c6>
Cc: Pippin, Matthew (CFPB)
</o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=matthew.pippin>; Welcher,
Anthony (CFPB) </o=cfpbexc/ou=exchange administrative group
(fydibohf23spdlt)/cn=recipients/cn=welcher, anthony51c>;
Martinez, Zixta (CFPB) </o=cfpbexc/ou=exchange administrative
group (fydibohf23spdlt)/cn=recipients/cn=zixta.martinez>;
Johnson, Brian (CFPB) </o=cfpbexc/ou=exchange administrative
group (fydibohf23spdlt)/cn=recipients/cn=johnson, brian843>;
Czwartacki, John (CFPB) </o=cfpbexc/ou=exchange administrative
group (fydibohf23spdlt)/cn=recipients/cn=czwartacki, john201>
Bcc:
Subject: RE: Washington Post article
Date: Thu Sep 27 2018 13:01:48 EDT
Attachments:

Thank you.

From: Sutton, Kirsten (CFPB)
Sent: Thursday, September 27, 2018 12:25 PM
To: Galicia, Catherine (CFPB)
Cc: Pippin, Matthew (CFPB); Welcher, Anthony (CFPB); Martinez, Zixta (CFPB); Johnson, Brian
(CFPB); Czwartacki, John (CFPB)
Subject: RE: Washington Post article

(b)(5)

From: Galicia, Catherine (CFPB)
Sent: Thursday, September 27, 2018 12:10 PM
To: Sutton, Kirsten (CFPB) <Kirsten.Sutton@cfpb.gov>
Cc: Pippin, Matthew (CFPB) <Matthew.Pippin@cfpb.gov>; Welcher, Anthony (CFPB) <Anthony.
Welcher@cfpb.gov>; Martinez, Zixta (CFPB) <Zixta.Martinez@cfpb.gov>; Johnson, Brian (CFPB)
<Brian.Johnson2@cfpb.gov>; Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>
Subject: RE: Washington Post article

Hi Kirsten,

(b)(5)

Thanks,

Catherine

From: Sutton, Kirsten (CFPB)
Sent: Thursday, September 27, 2018 11:46 AM
To: Galicia, Catherine (CFPB)
Cc: Pippin, Matthew (CFPB); Welcher, Anthony (CFPB); Martinez, Zixta (CFPB); Johnson, Brian (CFPB); Czwartacki, John (CFPB)
Subject: RE: Washington Post article

(b)(5)

From: Galicia, Catherine (CFPB)
Sent: Thursday, September 27, 2018 11:28 AM
To: Sutton, Kirsten (CFPB) <Kirsten.Sutton@cfpb.gov>
Cc: Pippin, Matthew (CFPB) <Matthew.Pippin@cfpb.gov>; Welcher, Anthony (CFPB) <Anthony.Welcher@cfpb.gov>; Martinez, Zixta (CFPB) <Zixta.Martinez@cfpb.gov>; Johnson, Brian (CFPB) <Brian.Johnson2@cfpb.gov>; Czwartacki, John (CFPB) <John.Czwartacki@cfpb.gov>
Subject: RE: Washington Post article

Hi Kirsten,

(b)(5)

Thank you,

Catherine

From: Sutton, Kirsten (CFPB)
Sent: Thursday, September 27, 2018 9:39 AM
To: Galicia, Catherine (CFPB)
Cc: Pippin, Matthew (CFPB); Welcher, Anthony (CFPB); Martinez, Zixta (CFPB); Johnson, Brian (CFPB); Czwartacki, John (CFPB)
Subject: RE: Washington Post article

(b)(5)

From: Galicia, Catherine (CFPB)
Sent: Thursday, September 27, 2018 9:31 AM
To: Sutton, Kirsten (CFPB) <Kirsten.Sutton@cfpb.gov>
Cc: Pippin, Matthew (CFPB) <Matthew.Pippin@cfpb.gov>; Welcher, Anthony (CFPB) <Anthony.Welcher@cfpb.gov>; Martinez, Zixta (CFPB) <Zixta.Martinez@cfpb.gov>
Subject: Washington Post article

Good Morning,

(b)(5)

Thank you,

Catherine

<https://www.newsweek.com/trump-anti-discrimination-official-once-used-n-word-called-most-hate-crimes-1140436>

<http://nymag.com/daily/intelligencer/2018/09/cfpbs-anti-discrimination-head-once-had-a-racist-blog.html>

<https://www.americanbanker.com/news/consumer-group-calls-for-cfpb-fair-lending-officials-ouster>

Trump anti-discrimination official once called most hate crimes hoaxes

By Robert O'Harrow Jr. ,

Shawn Boburg and

Renae Merle

September 26 at 7:31 PM

A senior Trump appointee responsible for enforcing laws against financial discrimination once questioned in blog posts written under a pen name if using the n-word was inherently racist and claimed that the great majority of hate crimes were hoaxes.

Eric Blankenstein, a policy director at the Consumer Financial Protection Bureau, expressed those and other controversial views more than a decade ago on a political blog he co-authored with two other anonymous contributors.

In a 2004 post, Blankenstein wrote that a proposal at the University of Virginia to impose harsher academic penalties for acts of intolerance was "racial idiocy." He questioned how authorities could know the motivation of someone using a racial slur.

"Fine ... let's say they called him n----- , " he wrote, spelling out the slur. "... would that make them racists, or just a-----?"

Blankenstein also wrote that "hate-crime hoaxes are about three times as prevalent as actual hate crimes."

The details about Blankenstein's blog have not been previously reported. He wrote under the name "egb3r," an alias built from his initials. The Washington Post verified the writer is Blankenstein by examining biographical details in the blog that include his age, his graduation from the University of Virginia, the date of his marriage and a reference to his father, a lawyer.

In a statement, Blankenstein acknowledged that he had written the posts but said they have no bearing on his work today. "The insight to be gained about how I perform my job today - by reading snippets of 14 year old blog posts that have nothing to do with consumer protection law — is exactly zero," he said.

"Any attempt to do so is a naked exercise in bad faith, and represents another nail in the coffin of civil discourse and the ability to reasonably disagree over questions of law and policy," he said. "The need to dig up statements I wrote as a 25 year old shows that in the eyes of my critics I am not guilty of a legal infraction or neglect of my duties, but rather just governing while conservative."

Blankenstein, 39, is one of several Trump appointees at the Consumer Financial Protection Bureau, an agency created by President Barack Obama following the 2008 financial meltdown. He is among the highest paid employees in the government, earning \$259,500, records show.

He is responsible for supervising lenders and enforcing an array of consumer protection laws, including the four-decade-old Equal Credit Opportunity Act, landmark civil rights legislation aimed at protecting blacks and other minorities from discriminatory practices and promoting "fair lending."

Blankenstein previously worked as a private-sector lawyer and represented banks involved in regulatory investigations launched by the agency he now helps lead. Since joining the agency in December, he has helped fulfill a campaign promise by President Trump to sharply curb the bureau's role as a watchdog of the nation's financial services industry.

In February, Mick Mulvaney, the bureau's acting director, moved to strip enforcement powers from the Office of Fair Lending and Equal Opportunity — potentially reversing years of aggressive enforcement that resulted in dozens of cases.

In an interview, Makada Henry-Nickie, a former financial analyst in the bureau's fair lending office, questioned how someone who wrote the blog posts could be counted on to pursue complex discrimination cases.

"It sends chills up my spine to hear that kind of thinking," said Henry-Nickie, who left the bureau in August 2017 and is now a fellow at the Brookings Institution.

Patrice Ficklin, a career official who serves as assistant director of the Fair Lending Office, said in a statement provided by the agency that she disagrees with Blankenstein on some fair-lending issues and enforcement decisions but described him as "collegial, thoughtful and meticulous."

"Eric has told me repeatedly that he is committed to enforcing the fair-lending laws," she said. "Under his tenure he has allowed us to continue to advance our fair-lending supervisory and enforcement work and approved proposed new matters as well."

Allied Progress, a nonprofit organization that advocates for strong enforcement of consumer laws and tracks the bureau closely, called for Blankenstein's removal after reviewing the blog posts.

"With such abhorrent views, Eric Blankenstein shouldn't be let anywhere near the CFPB's fair lending office, let alone running it," said Karl Frisch, executive director of the left-leaning watchdog group.

Blankenstein and a friend started Two Guys Chatting in July 2004, not long after Blankenstein graduated from the University of Virginia. They fashioned it as a forum for hot-button issues.

"WARNING: This website is not for the faint of heart," egb3r cautioned in an early post. "The politically correct read on at their peril. We are blunt. We will call stupidity stupid. We will call ignorance ignorant. We will give praise when it is earned and criticism when it is due. But what may be most scary for some is that we will be honest."

In one post, Blankenstein described abortion as the "state sponsored destruction of life."

"So, in essence you are saying that if a woman makes a mistake and f---- someone she shouldn't have, she can get rid of the problem with an abortion without the consent of the father, but the man who makes the very same mistake has no such right?"

Blankenstein published a lengthy post on Sept. 30, 2004, after someone wrote the n-word on the hood of a black student's car at the University of Virginia. The episode created an uproar on campus and triggered a move to make racial intolerance an honor code violation and grounds for expulsion.

"So, there is more racial idiocy at UVa.," egb3r wrote.

"So what's your issue with this? actually, I think it's pretty sensible to make such a form of intolerance an honor violation," wrote blog co-author DCD AEPI, who declined to comment when reached by The Post.

"Because, as with hate crime legislation, they are making it illegal to have a thought," egb3r wrote.

He added: "Until a hood wearing KKK member is caught, why should the honor system be changed?"

That blog entry added up to 3,000 words in all, with Blankenstein repeatedly questioning the need for special enforcement of race-related crime. "Shouldn't we be more concerned that the crime happened period?" he wrote. "Does it matter that someone got beat up because they were black, or does it matter that someone got beat up?"

Blankenstein's debate partner, who described himself in the blog as black, pushed back against his views on race.

"I have no reason to believe racist actions don't take place at UVa ... I myself have never been a victim, but who am I to say it doesn't happen?"

Blankenstein responded: "There are a----- everywhere you go ... but should being an a----- be illegal?"

Andrew Ba Tran, Alice Crites and Julie Tate contributed to this report.

Thank you,

Val

From: Mihalache, Valentin (CFPB)
Sent: Thursday, September 27, 2018 9:16 AM
To: Galicia, Catherine (CFPB) (Catherine.Galicia@cfpb.gov) <Catherine.Galicia@cfpb.gov>
Subject: article

Catherine,

Please see attached.

https://www.washingtonpost.com/investigations/trump-anti-discrimination-official-once-called-most-hate-crimes-hoaxes/2018/09/26/05438bbe-c0fe-11e8-92f2-ac26fda68341_story.html